

EXHIBIT 37 TO DECLARATION OF VALERIE SCHUSTER

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<p style="text-align: right;">Page 1</p> <p>UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK -----X TZVI WEISS, et al., Plaintiffs, -against- NATIONAL WESTMINSTER BANK, PLC, Defendant. -----X NATAN APPLEBAUM, et al., Plaintiffs, -against- NATIONAL WESTMINSTER BANK, PLC, Defendant. -----X</p> <p style="text-align: center;">* HIGHLY CONFIDENTIAL *</p> <p style="text-align: center;">VIDEOTAPED DEPOSITION of BELINDA LANE,</p> <p>taken before Cheryl Kerr, a Notary Public</p> <p>and a Shorthand Reporter, held at the offices</p> <p>of Cleary, Gottlieb, Steen & Hamilton, LLP,</p> <p>located at 55 Basinghall Street, London,</p> <p>England on Tuesday, the 24th day of June,</p> <p>2008, at 9:38 a.m.</p>	<p style="text-align: right;">Page 3</p> <p>1 2 EXAMINATION BY: PAGE 3 Mr. Werbner 7 4</p> <p style="text-align: center;">EXHIBITS</p> <p>5 LANE 6 FOR ID DESCRIPTION PAGE</p> <p>7 Exhibit 1 Letter dated January 20 6 8 2000, Bates No. NW 13431 9 Exhibit 2 Credit assessment, Bates 6 10 Nos. NW 13316 - NW 13317 11 12 Exhibit 3 Meeting synopsis, March 20, 6 13 2002, Bates No. NW 13637 14 Exhibit 4 Transmission note, Bates 6 15 No. 13197 16 17 Exhibit 5 Memorandum dated July 9, 6 18 2002, Bates No. NW 13333 19 Exhibit 6 Memorandum dated July 15, 6 20 2002, Bates No. NW 13332 21 22 Exhibit 7 Memorandum dated August 1, 6 23 2002, Bates No. NW 13347 24 Exhibit 8 Fax dated August 6, 2002, 6 25 Bates Nos. NW 13347- 13355</p> <p>26 Exhibit 9 Document bearing Bates 6 27 No. 13346 28 Exhibit 10 Memorandum bearing fax 6 29 date October 10, 2005, 30 Bates No. NW 13636 31 Exhibit 11 Meeting synopsis, January 27, 6 32 2003, Bates No. NW 13639 33 34 (Continued) 35</p>
<p style="text-align: right;">Page 2</p> <p>1 APPEARANCES: 2 KOHN, SWIFT & GRAF, P.C. 3 Attorneys for Plaintiff Tzvi Weiss 4 One South Broad Street, Suite 2100 5 Philadelphia, Pennsylvania 19107-3304 6 7 BY: STEPHEN H. SCHWARTZ, ESQ. 8 9 SAYLES WERBNER, P.C. 10 Attorneys for Plaintiff NATAN APPLEBAUM 11 4400 Renaissance Tower 12 1201 Elm Street 13 Dallas, Texas 75270 14 BY: MARK S. WERBNER, ESQ. 15 16 CLEARY GOTTlieb STEEN & HAMILTON, LLP 17 Attorneys for Defendant National 18 Westminster Bank, PLC 19 One Liberty Plaza 20 New York, New York 10006-1470 21 22 BY: LAWRENCE B. FRIEDMAN, ESQ. 23 PATRICK SHELDON, ESQ. 24 25 GLANCY BINKOW & GOLDBERG, LLP Attorneys for Plaintiff Tzvi Weiss 1430 Broadway, Suite 1603 New York, New York 10018 BY: ANDREW FRIEDMAN, ESQ. (OF COUNSEL)</p> <p>Also Present: Jackie Sheftali, NatWest; Simon Rutson, Videographer</p> <p style="text-align: center;">*****</p>	<p style="text-align: right;">Page 4</p> <p>1 EXHIBITS (Cont'd) 2 LANE 3 FOR ID DESCRIPTION PAGE</p> <p>4 Exhibit 12 Document bearing Bates 6 5 No. NW 13357 6 Exhibit 13 Document bearing Bates 6 7 Nos. NW 12965-12966 8 9 Exhibit 14 Letter dated September 24, 6 10 2003, Bates No. NW 17132 11 Exhibit 15 (No document was marked) 6 12 Exhibit 16 Letter dated June 20, 2001, 6 13 Bates No. NW 13415 14 15 Exhibit 17 Document bearing Bates 6 16 No. NW 10642 17 18 REQUESTS FOR PRODUCTION 19 20 DESCRIPTION PAGE 21 Bank Line Payment Manager 143 22 applications 23 24 25</p>

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1 BY MR. WERBNER:
2 Q. So it was clearly the top -- among the
3 top of the whole group's accounts, right?
4 MR. L. FRIEDMAN: Object to form.
5 THE WITNESS: It wasn't just a dollar
6 account they had. They had a sterling
7 account as well.
8 BY MR. WERBNER:
9 Q. So it was even more so, right?
10 MR. L. FRIEDMAN: Object to form.
11 THE WITNESS: It was a top MLM A
12 customer.
13 BY MR. WERBNER:
14 Q. I mean, it was just -- the [REDACTED]
15 sterling was just in their dollar account, right?
16 A. Yes.
17 Q. And how much was in the sterling account?
18 A. Don't know.
19 Q. A lot, wasn't it?
20 MR. L. FRIEDMAN: Object to the form.
21 THE WITNESS: I don't know.
22 BY MR. WERBNER:
23 Q. On the second page, it said they were
24 "interested in Bank Line Payment Manager and
25 Business Card."

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1 What does that mean?
2 A. Bank Line Payment Manager is our computer
3 banking system, which enables you to make or enables
4 a customer to make transfers abroad.
5 Q. And so you helped them get that ability?
6 A. Yes.
7 Q. And up to that time, they didn't have the
8 ability on their own to go on the computer and wire
9 money abroad?
10 A. No.
11 Q. And by virtue of this Lane Exhibit 2,
12 they got that service from NatWest?
13 MR. L. FRIEDMAN: Object to the form.
14 THE WITNESS: No. This (indicating)
15 wouldn't specifically have secured that
16 service for them. They would have had to
17 have completed a Bank Line application
18 form.
19 BY MR. WERBNER:
20 Q. All right, so this merely reflects they
21 were interested in that?
22 A. Yes.
23 Q. Did they ultimately fill out those forms
24 in this time frame so that they could use that
25 service?

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1 A. I believe they did.
2 Q. And have those documents been produced as
3 they relate to Interpal, to your knowledge?
4 A. I can't recall.
5 MR. WERBNER: Mr. Friedman, have they
6 been, to your knowledge.
7 MR. L. FRIEDMAN: I don't know.
8 * MR. WERBNER: Well, they would
9 certainly be required if they relate to Interpal's
10 ability to wire funds internationally, so I would
11 request that we -- we look into that.
12 BY MR. WERBNER:
13 Q. What did you mean on the second page,
14 Ms. Lane when you wrote in January of 2000 about
15 Interpal that they were cash rich?
16 A. It's an expression we use in -- in the
17 bank, meaning that they don't borrow money and they
18 have cash -- they have cash balances, credit
19 balances.
20 Q. Now, above your signature on the second
21 page of this exhibit you state that it is the top
22 MLM A customer in your portfolio.
23 Do you see that?
24 A. Yes.
25 Q. Was that a true statement?

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1 A. If I wrote it, it must have been.
2 Q. And you wanted, in light of that, to
3 "Ensure that facilities are available quickly for
4 customers once the final amount of the document
5 credit facility is known."
6 Correct?
7 A. Yes.
8 Q. And why did they need to have that credit
9 facility?
10 Oh, is that the lamb thing you told me?
11 A. Yes.
12 Q. Okay. Let's go to Lane Exhibit 3, and
13 then maybe we will take our lunch break. This is
14 just one page, NW 13637, and purports to be a
15 synopsis of a customer meeting on the 20th of March,
16 2002.
17 Can you confirm that that's what this exhibit
18 is (indicating)?
19 A. Yes.
20 Q. And is this an accurate record that you
21 made on or about March 20th, 2002 concerning your
22 meeting with Interpal?
23 A. Yes.
24 Q. And as far as you know, are the
25 statements in here (indicating) ones that you made

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1 at or near the time of that meeting?

2 A. May I re-read it (indicating)?

3 Q. Sure.

4 MR. WERBNER: Would you read the

5 question now that the witness has looked

6 up from the document?

7 (Whereupon, the record was read back

8 by the reporter.)

9 THE WITNESS: Yes.

10 BY MR. WERBNER:

11 Q. And are the statements accurate?

12 MR. L. FRIEDMAN: Object to the form.

13 THE WITNESS: Yes.

14 Well, sorry. Can I -- they are what

15 I was told (indicating), so to the best of

16 my knowledge, they are accurate.

17 BY MR. WERBNER:

18 Q. And you just took them at face value?

19 A. Yes.

20 MR. L. FRIEDMAN: Object to form.

21 BY MR. WERBNER:

22 Q. Now, at the time, where were you

23 officing?

24 A. March 2002? So I would have been at

25 Romford.

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1 Q. I noticed upside down at the bottom of

2 Exhibit 3, on the fax header, it says "NWB Greater

3 London East." What does that mean?

4 A. That was -- Greater London East was the

5 title of our commercial office.

6 Q. And do you recognize the number in that

7 header next to the 10,10, 2005?

8 A. Well, that's the time, I think, isn't it?

9 Q. Then you see the number 017 --

10 A. Oh, yes that's our fax number at Romford.

11 Q. All right, it purports to be page 10 of

12 26, do you see that?

13 So what I am getting at is, do you recall

14 faxing not only this exhibit but some 25 other pages

15 dealing with Interpal to somebody, for some reason,

16 in October 2005?

17 A. No, I don't recall that.

18 Q. But does it look like that's what

19 happened (indicating)?

20 MR. L. FRIEDMAN: Object to the form.

21 THE WITNESS: I don't know.

22 BY MR. WERBNER:

23 Q. Do you have any other explanation as to

24 why that fax header line (indicating) appears upside

25 down at the bottom of Lane Exhibit 3?

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1 A. No.

2 Q. Isn't that one of the times, in October

3 of '05, when these pesty people from the central

4 unit were asking you information about Interpal?

5 MR. L. FRIEDMAN: Object to the form.

6 THE WITNESS: It may have been.

7 BY MR. WERBNER:

8 Q. All right. Now, if you will take a look

9 at the first paragraph -- well, strike that.

10 From your recollection, is this the first

11 Synopsis of Customer Meeting with Interpal that you

12 have written (indicating)?

13 A. I would have thought that I would have

14 done one previously at Islington.

15 Q. Have you seen such a document in the last

16 week?

17 A. Oh, I have seen lots of documents. I

18 can't remember. Sorry.

19 Q. Does it seem like from reading Lane

20 Exhibit 3 that perhaps you had not met with them

21 since early 2000?

22 MR. L. FRIEDMAN: Object to the form.

23 THE WITNESS: No, not necessarily.

24 BY MR. WERBNER:

25 Q. Can you say under oath that you did meet

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1 with the Interpal customer between early 2000 and

2 this occasion on the 20th of March 2002

3 (indicating)?

4 A. I can't recall specific dates.

5 Q. In the second bullet point of Lane

6 Exhibit 3, you state "Since further troubles in this

7 area of the world commenced in September of 2000,"

8 do you see that?

9 A. Yes.

10 Q. Did I read it correctly?

11 A. Yes.

12 Q. Are those the words that you wrote at the

13 time in March of 2002?

14 A. Yes.

15 Q. What were you referring to where you

16 wrote, concerning Interpal, about "troubles in this

17 area of the world that commenced in September 2000"?

18 A. I believe I would have been repeating

19 what they told me.

20 Q. Well, from any source, the news,

21 television, the BBC, did you follow any kind of

22 current events at the time?

23 A. I follow current events, but I have to

24 tell you, I do not read about terrorism and about

25 troubles in the other parts of the world.

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1 Interpal with anybody above you or working with you,
2 or below you, during the time you were Interpal's
3 relationship manager?
4 MR. L. FRIEDMAN: Object to the form.
5 THE WITNESS: I can't remember
6 specific occasions, but I'm sure I would
7 have -- I'm sure I would have asked
8 questions when -- you know, a number of
9 incidents, if they occurred, I would have
10 sort of asked questions, but I don't
11 remember specifically picking up the
12 phone.
13 It was a very quiet account -- you
14 know. When I say "quiet account," it
15 didn't involve me in a lot of -- other --
16 other than meeting with them on the odd
17 occasion -- you know, I didn't get
18 involved in that account at all.
19 BY MR. WERBNER:
20 Q. How many personal meetings do you think
21 you had with someone from Interpal during the six or
22 so years that you were their relationship manager?
23 A. Three -- three to four, something.
24 Q. Let me ask you this:
25 Did you keep your boss apprised and aware of

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1 the status of Interpal while you were their
2 relationship manager for those years?
3 MR. L. FRIEDMAN: Object to the form.
4 THE WITNESS: When you say "the
5 status," I don't understand what you mean.
6 BY MR. WERBNER:
7 Q. Well, since it was one of your top income
8 customers -- right?
9 A. Uh-huh. Yes.
10 Q. -- did you ever discuss it with your boss
11 during the time you were Interpal's relationship
12 manager?
13 A. I'm sure I may have done, because regular
14 performance reviews, he may have asked me about
15 whether there was any potential to increase the
16 income or get -- you know, provide any products or
17 services to them, but I can't remember specifically,
18 no.
19 Q. Who -- who would have been doing that, as
20 you were just saying "he"?
21 A. Paul Croucher and then Martin How. Or
22 before that, Chris Cook or David Roe.
23 Q. Did you ever report any suspicion,
24 verbally or in writing, to anybody during the six or
25 so, seven years that you were the relationship

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1 manager for Interpal?
2 A. In respect to the Interpal?
3 Q. Correct.
4 A. No. I -- I never had any suspicions
5 about anything with them.
6 MR. WERBNER: I will object to
7 nonresponsive after "No."
8 BY MR. WERBNER:
9 Q. Did you ever make any report in writing,
10 verbally, electronically, during the six or so years
11 you were Interpal's relationship manager that
12 expressed in any way a concern that you had about
13 that customer?
14 A. No, I never had any concerns.
15 Q. Did you make any reports?
16 A. I made reports when I was requested to,
17 yes.
18 Q. But you never initiated any communication
19 about Interpal?
20 A. No, I didn't.
21 Q. And you knew that there were people that
22 were concerned about the activities of Interpal,
23 didn't you?
24 MR. L. FRIEDMAN: Object to the form.
25 THE WITNESS: When you say I "knew

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1 that people were concerned," could you
2 elaborate?
3 BY MR. WERBNER:
4 Q. Well, you were getting queries about
5 Interpal from NatWest, central office, dealing with
6 anti-money laundering?
7 A. (No response).
8 Q. Correct?
9 A. Yes, correct.
10 Q. And you knew that they were looking into
11 the activities of Interpal? That is, the money
12 laundering prevention unit.
13 A. Yes.
14 MR. L. FRIEDMAN: I object to the
15 form.
16 BY MR. WERBNER:
17 Q. And yet, despite that, you just had no
18 concerns at all?
19 MR. L. FRIEDMAN: Object to the form.
20 THE WITNESS: It wasn't unusual for
21 money laundering unit to raise queries
22 about numbers -- a number of customers. I
23 quite often was asked to investigate
24 payments, because they were of a certain
25 size or they were a certain volume. I

EXHIBIT 38 TO DECLARATION OF VALERIE SCHUSTER

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<p>UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK -----X TZVI WEISS, et al., Plaintiffs, -against- NATIONAL WESTMINSTER BANK, PLS, Defendant. -----X NATAN APPLEBAUM, et al., Plaintiffs, -against- NATIONAL WESTMINSTER BANK, PLC., Defendant. -----X</p> <p>* HIGHLY CONFIDENTIAL *</p> <p>CONTINUED VIDEOTAPED DEPOSITION of Belinda Lane, Volume II, taken before Cheryl Kerr, a Notary Public and a Shorthand Reporter, at the offices of Cleary, Gottlieb, 55 Basinghall Street, London, England on the 25th day of June, 2008 at 9:36 a.m.</p>	<p>1 INDEX 2 EXAMINATION BY PAGE 3 MR. SCHWARTZ 318 4 MR. WERNER 404 5 6 EXHIBITS 7 LANE 8 FOR ID DESCRIPTION PAGE 9 Exhibit 19 Single-page document Bates 337 10 No. NW 012954 11 Exhibit 20 Multi-page document Bates 346 12 Nos. NW 000084 13 through NW 0000111 14 Exhibit 21 Document Bates Nos. NW 008321 365 15 through 8446 16 Exhibit 22 Three-page document bearing 382 17 Bates Nos. NW 009833 18 to 9835 19 Exhibit 23 Document bearing Bates 393 20 Nos. NW 000294 through 21 22 REQUESTS FOR INFORMATION 23 DESCRIPTION PAGE 24 Legible copy of 8436 381 25</p>
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<p>1 APPEARANCES: 2 KOHN, SWIFT & GRAF, P.C. 3 Attorneys for Plaintiff Tzvi Weiss 4 One South Broad Street, Suite 2100 5 Philadelphia, Pennsylvania 19107-3304 6 BY: STEPHEN H. SCHWARTZ, ESQ. 7 SAYLES WERNER, P.C. 8 Attorneys for Plaintiff Natan Applebaum 9 4400 Renaissance Tower 10 1201 Elm Street 11 Dallas, Texas 75270 12 BY: MARK S. WERNER, ESQ. 13 CLEARY GOTTlieb STEEN & HAMILTON, LLP 14 Attorneys for Defendant National 15 Westminster Bank, PLC 16 One Liberty Plaza 17 New York, New York 10006-1470 18 BY: LAWRENCE B. FRIEDMAN, ESQ. 19 PATRICK SHELTON, ESQ. 20 GLANCY BINKOW & GOLDBERG LLP 21 Attorneys for Plaintiff Tzvi Weiss 22 1430 Broadway, Suite 1603 23 New York, New York 10018 24 BY: ANDREW FRIEDMAN, ESQ. (OF COUNSEL) 25 Also Present: Jackie Sheftali, NatWest; Simon Rutson, Videographer ***** *****</p>	<p>1 THE VIDEOGRAPHER: This is the 2 beginning of Tape 1, Volume 2 and the 3 continuation in the deposition of Belinda 4 Lane. 5 On the record, 9:36 a.m., as 6 indicated on the video screen. 7 BELINDA LANE, 8 called as a witness, having been previously duly 9 sworn, was examined and testified 10 as follows: 11 EXAMINATION BY MR. SCHWARTZ: 12 Q. Good morning, Ms. Lane. My name is 13 Steven Schwartz. 14 A. Good morning. 15 Q. I met you yesterday. How are you? Did 16 you get a good night's sleep? 17 A. I did, thank you. 18 Q. Wish I did, but I am going to be asking 19 you a few more questions about what you know about 20 the facts which have given rise to this lawsuit. 21 I am going to try very hard not to tread over 22 the same ground we went over yesterday, but I think 23 inevitably I may repeat certain things, and if I do, 24 I hope you'll apologize to me (sic), and I hope your 25 lawyers will not object too strenuously.</p>

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1 been sent..."

2 Do you know who would have sent it to

3 Mr. Wiltshire --

4 A. No.

5 Q. -- or how the suspicion would have been

6 precipitated?

7 A. No.

8 Q. You don't know?

9 (Informal discussion held off the

10 record.)

11 BY MR. SCHWARTZ:

12 Q. He says in the second paragraph "I would

13 be grateful -- I would be -- therefore be grateful

14 if you would kindly provide me some background info

15 on this connection with details of the most recent

16 due diligence undertaken in respect of the bank's

17 knowledge of dealings in the U.S. dollar account."

18 Do you see that?

19 A. Yes.

20 Q. Did you send Mr. Wiltshire the details of

21 the bank's most recent due diligence as he

22 requested?

23 A. This -- I sent him a return email

24 (indicating).

25 Q. So your testimony is that this email was

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1 your response to that request for the most recent

2 due diligence, is that correct?

3 A. Yes.

4 I would add that I have stated at the bottom

5 that "My next meeting is Monday, the 21st of

6 January, when I will discuss present operations in

7 use of the dollar account."

8 Whether I then sent something subsequent to

9 that meeting, I don't know.

10 Q. Do you remember whether you did in fact

11 meet with Mr. Qundil on the 21st of January, 2002?

12 A. If that was the date on one of the

13 interview notes that I produced -- I can't remember,

14 unless I was shown the note, interview note. If --

15 if it had that date on there, and I had done an

16 interview note, then yes.

17 Q. Well, yesterday Mr. Werbner put in two

18 exhibits, if you recall, which were Lane 3, which is

19 the synopsis of customer meeting, and that's dated

20 March 20th, 2002, about two months after this

21 meeting, and Lane 11, which is a synopsis of a

22 customer meeting January 27th, 2003.

23 Now, I am not perfect. I may have missed it in

24 the database, but to the best of my knowledge, I

25 have never seen a meeting synopsis for that

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1 January 21st meeting. Do you know if you produced

2 one?

3 A. I am fairly certain that if -- if I had

4 had a meeting, I would have produced it, but I can

5 only conclude, because I very much doubt that I

6 would have seen them in both January and the March,

7 my guess is that that meeting on the 21st of January

8 perhaps got deferred for some reason to the March,

9 because I very much doubt -- I don't recall seeing

10 them two times in such a short space of time.

11 But if I had have seen them, I am fairly

12 certain I would have produced an interview note.

13 Q. Okay. Now, in -- in your response to

14 Mr. Wiltshire, you say that "Interpal provides" --

15 excuse me.

16 This is your fourth bullet point -- "provides

17 charitable relief to refugees in Israel, West Bank,

18 and Gaza and Lebanon."

19 How did you know that?

20 A. Because Jihad Qundil told me that.

21 Q. Did you personally, yourself, check to

22 see that that was true?

23 A. No. It wasn't my responsibility to check

24 that. My responsibility is to ascertain from the

25 customers what their business is.

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1 And if ever there is anything that would lead

2 me to believe that their business was -- was

3 otherwise, then I would be suspicious and would file

4 a suspicious transaction report, but there was never

5 anything that led me to believe they did otherwise.

6 Q. Do you know whether anyone within the

7 bank would have had responsibility to check the

8 accuracy of that statement (indicating)?

9 A. I don't know that, no.

10 Q. Well, I am only asking --

11 A. Uh-huh.

12 Q. -- because in my review of the -- we were

13 provided with hundreds of transaction documents for

14 the account. Most of them were, in fact, sent to

15 other organizations rather than to individuals in

16 relief, if I may characterize it that way.

17 So I am really wondering whether to your

18 knowledge, did anyone within the bank check to see

19 that, in fact, the dollars that were being disbursed

20 from the NatWest Interpal accounts were, in fact,

21 providing charitable relief to refugees in Israel,

22 West Bank, Gaza and Lebanon?

23 MR. L. FRIEDMAN: Object to the form

24 of the question.

25 THE WITNESS: I don't know.

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1 BY MR. SCHWARTZ:

2 Q. During the time that you were the
3 relationship manager for Interpal, were you ever
4 asked to do research on any of the entities to which
5 Interpal disbursed funds?

6 A. No.

7 Q. For example, funds were disbursed to an
8 entity called [REDACTED] Were you
9 ever asked to do research --

10 A. No.

11 Q. -- for [REDACTED]?
12 How about the [REDACTED]
13 [REDACTED]? Were you ever asked to do research?

14 A. No.

15 Q. So you were never asked to do research on
16 any of the entities to which funds were disbursed by
17 Interpal, is that correct?

18 A. That's correct.

19 Q. Do you know whether anyone within the
20 bank ever did any research as to the nature of the
21 entities to which Interpal was disbursing funds?

22 A. I don't know.

23 Q. Did you ever ask anyone at Interpal to
24 provide you with lists of disbursements by any of
25 the charities to which Interpal was disbursing

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1 funds?

2 MR. L. FRIEDMAN: Lists of their
3 disbursements?

4 MR. SCHWARTZ: I am talk -- yes.

5 BY MR. SCHWARTZ:

6 Q. I am only clarifying the question.
7 Again, in the hundreds of transactions that
8 I've reviewed, most of them were sent to other
9 entities rather than individuals.

10 That you are saying to the best of your
11 knowledge, those were charities providing relief to
12 refugees in Israel, West Bank, Gaza and Lebanon --
13 is that a correct statement?

14 A. Yes, that's what I was told.

15 Q. Okay, so my question is, did you ever ask
16 your client, Interpal, to provide you with evidence
17 of the way the funds were being disbursed by the
18 entities to which they were sending funds?

19 A. No.

20 Q. Do you know whether anyone at the bank
21 did that?

22 A. I don't know.

23 Q. You said during your time as a
24 relationship manager you did oversee other
25 charities, is that correct?

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1 A. Yes.

2 Q. Do you remember whether those charities
3 also disbursed funds to other entities?

4 A. I can't remember the specific charities,
5 so no, I don't remember.

6 Q. Referring back to Lane 18, at the end of
7 your email, you say to Mr. Wiltshire "Any further
8 guidance on how to approach this would be welcome."
9 Do you see that?

10 A. Yes.

11 Q. Do you remember what you meant by "any
12 further guidance"?

13 A. I don't remember writing this, but I -- I
14 imagine at the time I would have put that statement,
15 because if there was further guidance that I could
16 have, given the fact that they had been -- they had
17 just received a money laundering suspicion report,
18 then I wanted the bank to tell me how I should be
19 conducting the account.

20 Q. And did Mr. Wiltshire provide you with
21 any guidance?

22 A. I can't remember.

23 Q. Okay. Ms. Lane, I am going to ask the
24 reporter to mark as Exhibit Lane 19 a multi-page
25 document that is Bates numbered NW 000084 through

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1 NW 0000111.

2 MR. L. FRIEDMAN: I think you mean
3 Lane 20.

4 MR. SCHWARTZ: Excuse me?
5 (Informal discussion held off the
6 record.)

7 (Thereupon, a document was marked by
8 the reporter as Lane Exhibit No. 20 for
9 identification.)

10 BY MR. SCHWARTZ:

11 Q. Ms. Lane, have you had a chance to look
12 at this document?

13 A. Not in detail, but I have looked at it
14 (indicating), yes.

15 Q. All right. Have you ever seen this
16 document before?

17 A. I don't believe so.

18 Q. Have you ever seen a document similar to
19 this (indicating) before?

20 MR. L. FRIEDMAN: Object to the form.

21 THE WITNESS: I don't think so.

22 BY MR. SCHWARTZ:

23 Q. If you could turn with me, please, to
24 NW 000086, since you haven't seen this before, we
25 won't spend much time with it, but I just want to

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1 A. No.
2 Q. You were never asked -- you see it refers
3 to -- well, let me scratch that.
4 Why don't you turn to page 8366 -- excuse me,
5 8360. Why don't you take a minute and read that,
6 because I am going to ask you some questions about
7 it.
8 A. Okay.
9 Q. Do you see the account number listed at
10 the very beginning?
11 A. Yes.
12 Q. Do you recognize that account number?
13 A. It looks familiar. I had a lot of
14 accounts that were domiciled at the Finsbury Park
15 branch, so it looks familiar, but I can't say I
16 actually recognize it.
17 Q. But have you ever seen this page before
18 (indicating)?
19 A. No, never.
20 Q. And your testimony is that nothing that's
21 talked about on this page was ever discussed with
22 you?
23 A. No.
24 Q. Could you turn, please, to 8362? I am
25 going to just point you to the little section of

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1 text about one-third of the way down (indicating).
2 These appear to be comments on a disclosure to
3 the NCIS. The last sentence says [REDACTED]
4 [REDACTED]
5 [REDACTED]
6 [REDACTED]
7 Again, no one ever discussed this with you?
8 A. No.
9 Q. No one ever asked you to provide
10 information about the charities in Palestine?
11 A. No.
12 Q. Okay. Let's move on, please, to 8367,
13 and if I may add this in, this document appears to
14 me to run from 8367 to 8373. Okay. I want to ask
15 you, please, one more question about the prior
16 document.
17 If you would like to turn back to 8362 for one
18 second, again, this appears to be a disclosure to
19 the NCIS. Do you know what the NCIS is?
20 A. Only following our discussions yesterday.
21 Not particularly, no.
22 Q. Okay. My question is, did anyone from
23 the bank ever inform you that a disclosure had been
24 filed with the NCIS (indicating) on October 15th,
25 2001?

Page 377

1 A. No.
2 Q. Okay. Back to 8367.
3 First question, have you ever seen this
4 document before?
5 A. No.
6 Q. If you look on the first page, 8367, it
7 says it was created by "L. Reavley." Do you know
8 who L. Reavley is?
9 A. No.
10 Q. It says below that "Last modified by
11 RBS" -- it appears to be "Hartida." Do you know
12 RBS Hartida?
13 A. No.
14 Q. Farther down it says "Submitting
15 department, payment and trade operations." Do you
16 know who they are?
17 A. Sorry. Where's that?
18 Q. Okay, sorry. It's right about the middle
19 of the page, "Submitting department" --
20 A. Oh, yes.
21 Q. -- "payment and trade operations."
22 You have heard of the department, payment and
23 trade operations?
24 A. Vaguely. I don't think they are called
25 that now.

Page 378

1 Q. What do you -- what do you think they are
2 called now?
3 A. I don't know. Departments split.
4 Departments change. I'm not sure. I'm not sure
5 exactly what they would have done then.
6 Q. In other words, you can't tell me?
7 A. Not specifically.
8 Q. Do you know what they did?
9 A. No.
10 Q. Okay. It also says "Submitted by Ollna
11 Leeming." Do you see that (indicating)?
12 A. (No response).
13 Q. That's just to the right.
14 A. Oh, I see it (indicating).
15 Q. Do you know Ollna Leeming?
16 A. No.
17 Q. If you would turn with me, please, to
18 8369, why don't you please read that paragraph, and
19 I am going to ask you a few questions, okay?
20 It says "According to ISS records." Do you see
21 that (indicating)?
22 A. Yes.
23 Q. Do you know what ISS records are?
24 A. That's our computer system.
25 Q. The computer system for the whole bank?

Page 395

1 A. Yes.
2 Q. Were you given the duty of doing Know
3 Your Customer review of the Interpal account?
4 A. Yes.
5 Q. And did you do that?
6 A. Yes.
7 Q. Did you comply with it to the best of
8 your ability?
9 A. My assistant would have completed all the
10 procedures and I or another manager would have
11 checked those procedures.
12 Q. And who was your assistant?
13 A. At this particular time, it would have
14 been either David Mudge, Emma Reid, or John Martin.
15 I can't remember what dates they changed to.
16 Q. And you said -- oh, sorry.
17 A. Sorry, I beg your pardon. 2002
18 (indicating) -- I would have been at Romford.
19 Q. In April?
20 A. Yes, so that would have been Terry
21 Woodley.
22 Q. And you said "Either I or another manager
23 would have checked."
24 Do you know whether it was you or another
25 manager?

Page 396

1 A. I can't recall.
2 Q. Is there a specific other manager who
3 would have checked?
4 A. No. In Romford there were several
5 managers at the time. If when the KYC review was
6 ready for signoff, if I hadn't been available or on
7 holiday, it may have been referred to another
8 manager.
9 The likelihood is, I would have checked it.
10 Q. But you don't remember specifically
11 whether you did or did not?
12 A. No, I don't.
13 Q. Did subsequent -- excuse me.
14 Subsequent to the doing of this Know Your
15 Customer review, did anyone at the bank ever discuss
16 your submission of this information (indicating)?
17 MR. L. FRIEDMAN: With her?
18 BY MR. SCHWARTZ:
19 Q. With you, yes.
20 A. Not that I recall.
21 Q. Did anyone ever criticize your work?
22 A. Which work?
23 Q. Your Know Your Customer review
24 (indicating).
25 A. Of Interpal?

Page 397

1 Q. Of Interpal, yes.
2 A. No.
3 Q. All right. Ms. Lane, did you read the
4 complaint in this action?
5 A. I'm sorry?
6 Q. The complaint.
7 A. (No response).
8 Q. Not this (indicating). This is a
9 litigation. Do you know what a complaint is?
10 A. Yes.
11 Q. A complaint was filed saying that what
12 the plaintiffs --
13 A. Oh --
14 Q. -- allege that the defendant, NatWest,
15 did.
16 A. -- yes, I --
17 Q. My question is, did you read that
18 complaint?
19 A. I believe a document was provided to me,
20 and it was on there, yes.
21 Q. And did you read it?
22 A. Yes.
23 Q. Sitting here today, do you accept the
24 fact that Interpal is connected to Hamas?
25 A. No.

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1 Q. What do you believe?
2 A. I have nothing to indicate to me that
3 there was any connection, so I -- I don't believe
4 anything in that connection. I have no -- I had no
5 suspicions about my customer when I was looking
6 after them. I don't have an opinion now.
7 Q. Do you know that in 2003 the United
8 States designated them as terrorists?
9 MR. L. FRIEDMAN: Object to form.
10 BY MR. SCHWARTZ:
11 Q. You do know that? Do you know that in
12 2003 the United States designated Interpal --
13 A. Yes.
14 Q. -- a terrorist organization?
15 A. Yes.
16 MR. L. FRIEDMAN: Object to the form.
17 MR. SCHWARTZ: I'm sorry, but what's
18 the basis?
19 MR. L. FRIEDMAN: Just the
20 terminology.
21 MR. SCHWARTZ: What terminology?
22 MR. L. FRIEDMAN: Well, it should be
23 SDTG. It's not a terrorist organization,
24 or just something else --
25 MR. SCHWARTZ: But --

EXHIBIT 39 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Case Summary



Delete Case		Money laundering disclosure		CIFAS	NCIS
Case Summary	Record Data	Subject Data	Notes & Conclusion	Key Corresp	
Incident Data Control Authority Payment Operations Status Open Source: [GK2:666814] Review Date by Remote Delivery Channel N High Profile Y 17 Jun 2002 00:00 Created on 17 Jun 2002 00:00 by RBS_Mcomcl Last Modified on 17 Sep 2003 00:00 by RBS_Ohearaa				Linked Cases Address 276995 auto-linked 617044 NONE 666593 NONE Account 704079 auto-linked Address 708047 auto-linked 710368 NONE Address 753294 auto-linked Address 772682 auto-linked Personal 1748664 auto-linked Maintain Links	
Queries	Refer To	Tel No.	Business	Unable to contact ?	
			NONE	Yes	
Money laundering disclosure Record					
Submitting Branch		Submitted By N Morrison			
Submitting Unit Sortcode		Contact No 7-8067-6849			
Submitting Department Payment & Trade Operations		Legislation POTA			
Estimated Laundering Total 180950 <Unknown>					
Reason(s) for Suspicion High non cash turnover					
Transactions GBP 0.00 Add					
Date	Type	Amount	Currency		
				Edit	
Set All Risk Ratings to the the same value of:- Amber Blue Green Indigo Red					
Personal Data Add					

Surname	Forenames	Date Of Birth	Sex	Key Information	Risk	Adj	
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit

Business Data						Add
Business/Org Name	Company Ref. No.	Legal Jurisdiction	Key Information	Risk	Adj	
PALESTINIANS RELIEF & DEVELOPMENT FUND		UNITED KINGDOM	NONE	Red	Red	Edit

Telephone Data						Add
-None-						

Address Data						Add
Bldg No. & Name	Street	Town	Postcode	Risk	Adj	
CLARK CRT	STILTON CRES	LONDON	NW10 8DJ	Red	Red	Edit
PO BOX 333	LONDON		UNDEFINED	Red	Red	Edit

Account Data							Add
Account Name	Account No.	Sortcode	Account Type	Currency	Risk	Adj	
PALESTINIANS RELIEF & DEVELOPMENT FUND	140-00-04156838	60-08-22	Currency Account	US Dollar	Green	Green	Edit

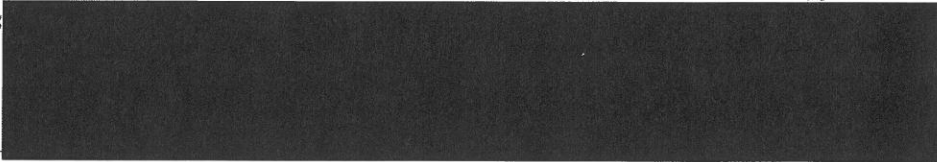
Miscellaneous Data						Add
-None-						

Case Notes				Add
Type	Date	User	Text	
Case notes	17 Sep 2003	Migrated	see case 617044 JC has disclosed on all accounts in a defens	View
Summary and Assessment	17 Sep 2003	Migrated		View
Conclusion	17 Sep 2003	Migrated	On the basis of the information available to us at the prese	View

Key Correspondence				
Upload Doc Title	Author	User	Date	
letter to RM	RBS\Mcomcl	GK2	09 Jul 2002	View Edit
memo from RM	RBS\Mcomcl	GK2	10 Sep 2002	View Edit
chaser to RM	RBS\Mcomcl	GK2	01 Aug 2002	View Edit
explanation from cust	RBS\Mcomcl	GK2	10 Sep 2002	View Edit
expl from cust	RBS\Mcomcl	GK2	10 Sep 2002	View Edit
expl from cust	RBS\Mcomcl	GK2	10 Sep 2002	View Edit

expl from cust	RBS\Mcomcl GK2	10 Sep 2002	View	Edit
SUSPICION REPORT	RBS\Allenbc GK2	12 Jul 2002	View	Edit
SUSPICION REPORT	RBS\Allenbc GK2	12 Jul 2002	View	Edit
<hr/>				
NCIS Disclosures	Author	Date		
<u>NCIS Disclosure 207993 (R)</u>	RBS\Mcomcl	17 Jun 2002	Amend NCIS Number	
<hr/>				
No CIFAS Reports				

1. User: Migrated	On: 17 Sep 2003 00:00	Print	Copy	Delete
Note: see case 617044 [REDACTED]				
[REDACTED] 4/7/02 - Disclosure confirmed. I can't see from the previous case what action, if any, we requested the RM to undertake. Given the background we should be seeking a detailed report from the RM on his knowledge of these customers. Place on spreadsheet and ensure we receive a response - I will need to comment on the High profile report. DH 5/8/02 - [REDACTED]				
[REDACTED] 6.8.02 spoke to Terry they have received a six page document regarding the [REDACTED] pay, it should be received at this office within next week. CLM10/9 - Paperwork received advising that the [REDACTED] payment represented a donation from [REDACTED] - they are a regular donor. Monies said to be for health, medical, and education projects. Looking at the [REDACTED] account there are a number of subsequent payments [REDACTED] for example, which would tend to substantiate the comments. Copies of the relevant paperwork have been scanned to the case. DH17/9/03 - When completing a further disclosure on this connection - see Goalkeeper Ref 710368 - a review of all linked disclosures was undertaken. The [REDACTED] originated from [REDACTED] This organisation, albeit not at the time in [REDACTED] now appears on a list of named/suspected terrorists. GRM 29-05-03. I have spoken to Mark Ashtown (0207 230 3302) at NTFIU Special Branch [REDACTED]				
[REDACTED] TOH				

1. User: Migrated	On: 17 Sep 2003 00:00	Print	Copy	Delete
Note:				

1. User: Migrated	On: 17 Sep 2003 00:00	Print	Copy	Delete
Note: On the basis of the information available to us at the present time, it is considered that the above incident / activity may constitute or involve money laundering and consequently a disclosure has been made to the National Criminal Intelligence Service or other appropriate authorities. Please see attached documents for further information concerning the financial disclosure. This information may be of relevance when considering any business approaches or dealings with the above named parties.				

Memorandum



To: Belinda Lane

Branch/ North East Thames CBC
Unit: 01-81-68

From: C McComas

Date: 09.07.02

Group Investigations & Fraud

Ground Floor
Regents House
PO Box 348
42 Islington High Street
London N1 8XL

Telephone: 020 7615 7246
Switchboard: 020 7833 2121
Facsimile: 020 7615 7287

Re: Money Laundering Suspicion

Account: Palestinians Relief & Development Fund 60-08-22

Group Fraud Ref: 666814

We refer to your/the attached report and advise the following:

- ☒ The decision has been taken to report the matter to the Authorities. The matter must be treated in the strictest confidence and under no circumstances should the account holder be advised of this action.
- ☐ Please update 'Know Your Customer' details and obtain an explanation for the transactions. Should you remain suspicious following your interview with the customer please revert to GI&F with a full explanation of your concerns.
- ☐ Please ensure you review the Bank's 'Know Your Customer' and Due Diligence in respect of this connection. You may wish to consider exiting the relationship unless you are entirely happy with your findings.
- ☐ We consider this connection presents a serious risk to the Group, accordingly it is our view that you should exit the relationship at the earliest opportunity. You may wish to use the attached wording.
- ☐ Please monitor the activity on this account and revert to Group Investigations & Fraud if the activity alters significantly giving further cause for concern.
- ☒ You may continue to operate the account within normal banking practice unless you hear from us to the contrary. Please forward a detailed report on your knowledge of this customer and the activities seen on the accounts.

Please note it is an offence to advise the customer or any other 3rd party of your report to us, that a report has been made to the authorities, or of any subsequent investigation.

Thank you for your assistance

Signed:

The Royal Bank of Scotland Group plc
Registered in Scotland No 45581
Registered Office: 36 St Andrew Square Edinburgh EH12 2YB

HIGHLY CONFIDENTIAL

NW 052080

NW052080



Your ref:
Our ref:

Ms C McCormals
Fraud Officer
Group Investigations & Fraud
Regents House
42 Islington High Street
London
N1 8XL

9 August 2002

Commercial Banking
Greater London East,
Commercial Banking Centre
PO Box 2401, 1st Floor
10 South Street
Romford
Essex RM1 1BD
E-mail: Belinda.Lane@nbs.co.uk

Telephone: 01708 774534
Facsimile: 01708 733816

Dear Charlotte

Group Fraud Ref 666814 – Palestinian Relief & Development Fund



I have enclosed further information from our customers in this respect.

Yours sincerely

A handwritten signature in dark ink, appearing to read 'Belinda'.

Belinda Lane
Commercial Manager

NatWest Commercial Bank Plc (the Bank) is a member of the NatWest and Guinness Banking Group. The only packaged products (life policies, unit trusts and other collective investment schemes and stakeholder and other pensions) the Bank advises on and sells are those of the NatWest Group, whose members are regulated by the Financial Services Authority. NatWest Stockbrokers Limited is also a Member of the London Stock Exchange.

NatWest Commercial Bank Plc. Registered in England No 276377. Registered Office: 125 Bishopsgate, London EC2M 3UR.

Agency agreements exist between members of The Royal Bank of Scotland Group.



Your Ref:

Our Ref: 666814

Date: 01.08.02

Group Investigations & Fraud

Regent's House
42 Islington High Street
London N1 8XL

Telephone: 020 7615
Switchboard: 020 7615 7267
ITS 770
Facsimile: 020 7615 7283

Belinda Lane
Greater London East Corporate Banking Centre
PO BOX 2401
1st Floor
10 South Street
ROMFORD

RE PALESTINIAN RELIEF & DEVELOPMENT FUND

GROUP FRAUD REF 666814

Belinda

Thank you for forwarding a copy of your findings regarding the above customer.

As you are aware City IBC instigated the suspicion report as a result of [REDACTED]
[REDACTED] As this is significantly in excess of other payments we will require further information regarding the transaction.

Please identify the following;

- 1 Was the payment a donation?
- 2 Who was the remitter?
- 3 Where did the payment originate?
- 4 Is this party a regular donator?

I understand you are on annual leave at this time, however would appreciate a reply in writing as a matter of urgency on your return. Thank you for your continued assistance in this matter.

Regards Charlotte McComas
Fraud Officer

13:36

BT

0000

P. 1



INTERPAL
الصندوق الفلسطيني للإغاثة والتنمية
HELPING PALESTINIANS IN NEED

P.O. Box 3333
LONDON
NW6 1RW
Tel: 020 8450 8802
Fax: 020 8450 8804
Email: info@interpal.org
Website: www.interpal.org

BELINDA LANE
NATWEST PLC.
ROMFORD
RM1 1HH
FAX NO: 01708-733 816

Our Ref: (7805)
Date: 6 August 2002

Dear Belinda,

Transfer from Abroad: Your Query

Further to your query and our telephone yesterday, please find attached correspondence relating to the transfer that is the subject of your query.

Please find attached 6 pages of our letter of acknowledgement and receipt to them, and a copy of the transfer document that they forwarded to us. All the documents are accompanied by translations.

I trust this is what you require. Please do not hesitate to contact me should you need further information.

Yours sincerely,

Mr. T. Mustafa
Vice-Chair of the Board of Trustees

Registered Charity No. 1040094

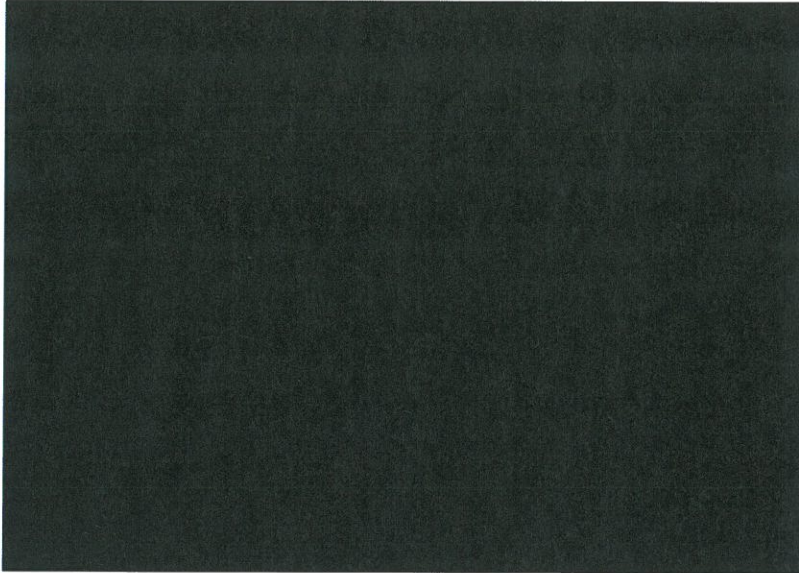
13:36

AT

0000

P. 4

Brief Translation of document no 1
Interpal's acknowledging letter to ...



Our brothers and sisters we do appreciate the effort you make in helping your brothers and sisters in Palestine. We would also like to assure you that each penny goes toward helping them.

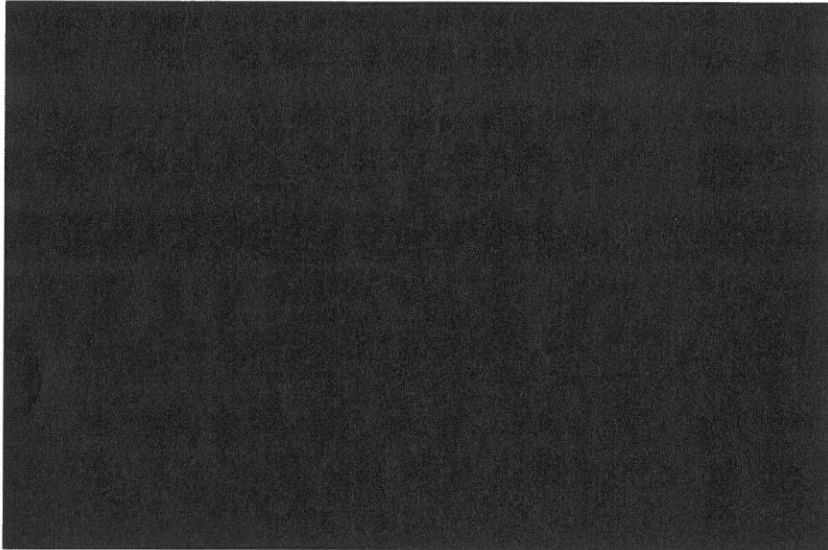
13:36

AT

0000

p. 6

Brief Translation of document no 2
Interpal's acknowledging letter to ...



Received by: the Palestinian Relief and Development Fund.

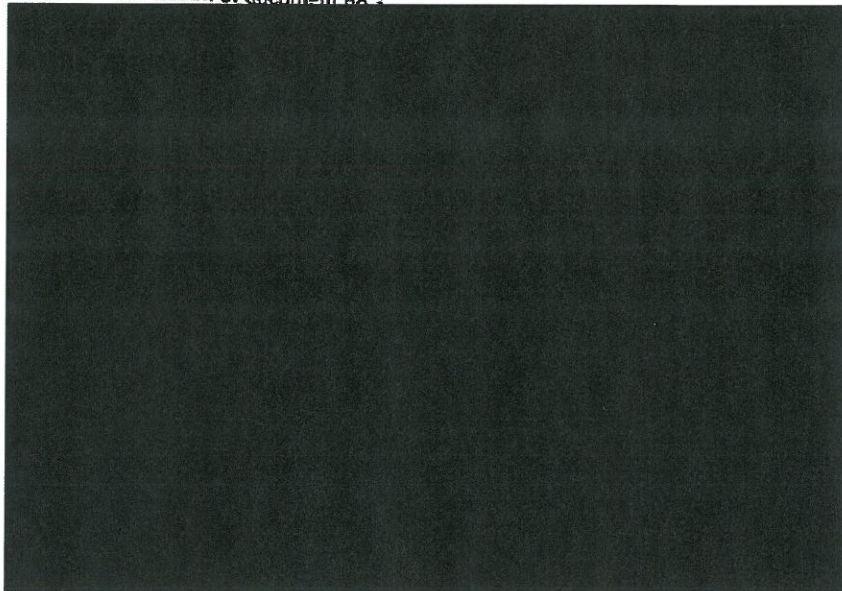
13:37

AT

0000

P. 8

Brief Translation of document no. 3



Official
stamp

Dated :02/06/02

The English writing is the bank payment copy showing all the details.

IBC 666814 HP
617044

The Royal Bank of Scotland

Corporate Banking Money Laundering Suspicion Report Form

Branch Name		Sort Code	
Surname/Business name Palestineans Development Fund - Interhal		Forename(s)	
Male/Female	Nationality (if known)	Date of Birth	
Address (include postcode) PO Box 3333 London NW6 6-1RW		Additional/Previous Addresses: Registered Flat 60 Black Mount Stilton Crescent London NW10-825	
Telephone No.		Companies - Date of Country of Incorporation/registered No.	
No & Country of issue of Passport or other ID document seen/source of introduction/reference taken:			
Account No(s) 1. 95142940 2. 95142975 3. 95142983 4. [REDACTED]	Account Type	Date Opened 17/0/04 56838 550/0/08524882	
Date when Relationship with Bank started: 4/10/1994		Stated Occupation: as Name	
Name & Address of Employer:			
Additional/Associated Names:	Date of Birth:	In Account	Address, esp P/Code/Passport No etc.
Date:	Amount	De/Cr.	Source/Destination e.g. Cash/Cheque/Transfer
Reasons for Suspicion			
<p>Officials Names - E. Mustafa, Ibrahim Brian Hewitt, & Junchel, Mahfouz Safie</p> <p>Direct access customer to IBC S.E. a city</p> <p>When contacted to advise of receipt of money Mr Junchel (see above) commented the funds had been expected from [REDACTED]</p> <p>Connection between [REDACTED], at Dubai and present Middle East.</p>			



Corporate Banking Money Laundering Suspicion Report Form

<i>Continued</i> / <i>note of</i> [redacted] <i>note that a cheque was accepted with payee as</i> [redacted]		
Security & safe Custody held (brief details only)		
Boxes & Parcels held		
Special Signing Instructions, e.g. Third party mandates		
If a company/partnership etc attach a copy of mandate Other accounts known to be held (including Building Societies)		
Status Enquiries Received		
Nature of Suspected Offence <i>Possible umbrella - for funding Terrorism in Middle East</i>		Drug Trafficking Terrorism <input checked="" type="checkbox"/> Other crime
Branch / Depart Ref: <i>INL-Int'l Payments IBC CITY</i>	Name of Contact <i>N. MORRISON</i>	Tel / ITS Ext. <i>7- 8067 -6849</i>
Signed: <i>N. Morrison</i>	Senior Officer/Manager <i>[Signature]</i>	Date <i>7/6/2002</i>

NCIS Disclosure for Case 666814 (Received)

Close

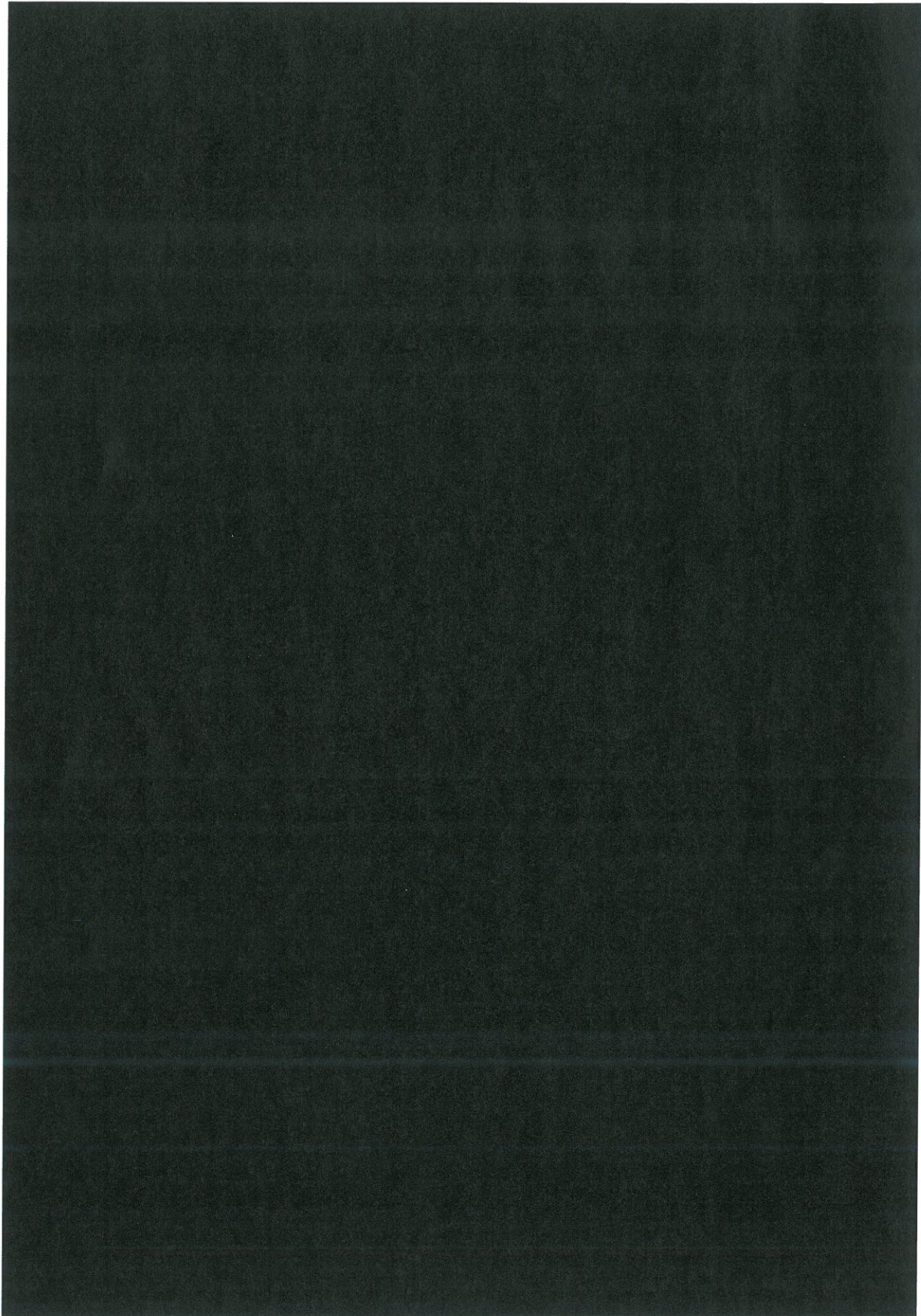
Print

Core NCIS details created on 17 Jun 2002 by RBS\Mcomcl [Submitted by RBS\Hartlda on 04-JUL-02]

Disclosure Type	Terrorism	Submitting Branch Address	Natwest
Disclosure Date	17 Jun 2002		City IBC
Branch / Outlet	Finsbury Park		
Branch Code	60-08-22		
Trust Indicator	N		
Further Information	Y	Postcode	

Text





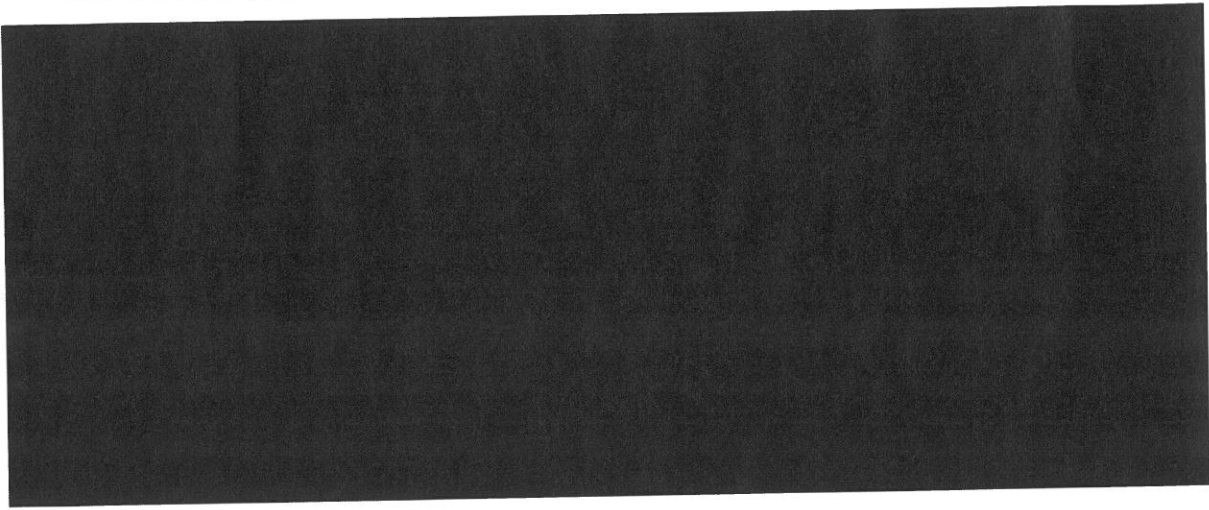


EXHIBIT 40 TO DECLARATION OF VALERIE SCHUSTER

Oxford Dictionaries Online

The world's most trusted dictionaries

jihad(ji·had)

Pronunciation: /ji'häd/

");

noun

(among Muslims) a war or struggle against unbelievers.

(also **greater jihad**) *Islam* the spiritual struggle within oneself against sin.

Origin:

from Arabic *jihād*, literally 'effort', expressing, in Muslim thought, struggle on behalf of God and Islam

EXHIBIT 41 TO DECLARATION OF VALERIE SCHUSTER

The Complete Book of Muslim and Parsi Names

MANEKA GANDHI
OZAIR HUSAIN



An imprint of HarperCollins Publishers India

INDUS

An imprint of HarperCollins *Publishers* India Pvt. Ltd.
7/16, Ansari Road, Daryaganj, New Delhi-110 002

Published by Indus 1994

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Maneka Gandhi and Ozair Husain assert the
moral right to be identified as the author of this work

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ISBN 81-7223-100-8

Set in Times by
Rastrixi
New Delhi 110 070

Printed in India by
Gopsons Papers Pvt Ltd
A-28 Sector IX
Noida 201 301

Phonetic Guide

A = as in mud
 'A = guttural, the pronunciation of which is typical to Arabic and must be learnt by ear
 Ā = as in ardent
 B = B
 Ch = as in chum
 D = soft dental
 E = maize
 Ē = keen
 F = F
 G = as in good
 Gh = strong guttural, the pronunciation of which is typical to Arabic and must be learnt by ear
 H = H
 Ĥ = guttural aspirate stronger than H
 I = bit
 'I = guttural I
 Ī = keen
 J = J
 K = king
 Kh = as in loch or achtung
 L = L
 M = M
 M̤ = written in Arabic script with an N but pronounced as M
 N = N
 O = as in road
 Ō = as in food

P = P
 Q = as in stuck
 R = R
 S = S
 Š = as in thin
 Ṣ̌ = strongly articulated S
 T = soft dental
 Ṭ = strongly articulated palatal T
 U = put
 'U = guttural, the pronunciation of which is typical to Arabic and must be learnt by ear
 U = moon
 V = V
 W = W
 Y = Y
 Z = zebra
 ẓ = that
 Ẓ = strongly articulated, the pronunciation of which is typical to Arabic and must be learnt by ear
 Ẓ̣ = strongly articulated, the pronunciation of which is typical to Arabic and must be learnt by ear
 Zḥ = as in beige or azure
 ' = pronounced as a, i, u preceded by a very slight aspiration

Words which have a long "ā" or "alif" ending are written with "ā", e.g. Bābā. However

Arabic script
in it.

Abbreviations

A = Arabic
Av = Avestan
H = Hindustani
Hb = Hebrew
MP = Middle Persian
OP = Old Persian

P = Persian
Paz = Pazand
Ph = Pahlavi
Sy = Syriac
T = Turkish
n.a. = not available

Ji'āl: (A) praiseworthy deed
Jibāh: (A) 1. (plural of Jabhah) foreheads; brows; troops; chiefs; princes; highly esteemed; moons; idols. 3. 4 stars in the forehead of the Leo constellation
Jibāl: (A) (plural of Jabal) mountains; princes; mountain chains
Jibār: (A) Tuesday
Jībar: (P) gardens; paradises
Jibillat: (A) nature; essence; creation; form
Jibillī: (A) natural; original; innate; essential
Jiblāhang: (P) wild sesame (*Sesamum indicum*)
Jiblat: (A) form; creature; nature; disposition; temperament; constitution
Jibrāil: (A) 1. strong one of God. 3. Archangel Gabriel
Jibrāil: (A) 1. strong one of God. 3. Archangel Gabriel
Jibrīl: (A) 1. strong one of God. 3. Archangel Gabriel
Jibrīn: (A) 1. strong one of God. 3. Archangel Gabriel
Jīd: (A) long, slender, beautiful neck
Jidd: (A) endeavor; study; labour; application; diligence; correctness; devotion
Jiddan: (A) earnestly; with zeal
Jiddī: (A) serious; earnest
Jiddīyat: (A) earnestness; seriousness; gravity
Jigar: (P) 1. liver. 2. heart; sadness; pity; power; measure. 3. eminent Indian poet, 'Alī Sikandar "Jigar" Murādābādī (A.D. 1890–A.D. 1961)
Jigardār: (P) bold; brave
Jighah: (P) 1. plume. 2. jewelled golden ornament worn on the turban
Jih: (A) face; features

Jihād: (A) 1. war; effort; zeal. 2. war for the sake of God
Jihān: (P) 1. one who jumps; leaping; bounding. 2. world
Jihār: (A) 1. being known; being public. 3. idol of the Banī Hawāzin
Jihbiz: (A) endowed with a critical faculty; great scholar; bright; brilliant; intelligent
Jikā: (P) spray of jewellery worn on the head by a prince
Jilā: (A) brightness; splendour; lustre
Jilāl: (A) (plural of Jull) coverings; veils; whole; principal part; roses; jasmines
Jilān: (P) sesame (*Sesamum indicum*)
Jilānī: (A) 1. pertaining to the province of Jilān. 3. surname of the founder of the Qādirīyah sect, 'Abdul Qādir al Jilānī also called Pīr Dastgīr (died A.H. 561)
Jildū: (P) reward; recompense
Jillauz: (A) hazelnut (*Corylus colurna*)
Jilow: (T) splendour; pomp; state; retinue; forward; ahead
Jilwah: (A) 1. splendour; loveliness; brightness; brilliancy; thing of beauty. 2. world
Jilwāz: (P) sergeant or attendant of the collector of revenue
Jimlān: (A) (plural of Jumail) nightingales
Jināh: (A) 1. wing; shoulder; flank; arm; hand. 2. protection; refuge. 3. 1st Governor General of the Republic of Pakistan, Muhammad 'Alī Jināh (A.D. 1876–A.D. 1948) son of Jināh Pūnjā
Jinān: (A) (plural of Jannat) gardens planted with trees; paradises
Jinār: (A) plane tree (*Platanus orientalis*)
Jind: (A) army; force
Jingīz: (P) 1. strong; firm; solid; respected; perfect warrior. 3. another pronunciation for

EXHIBIT 42 TO DECLARATION OF VALERIE SCHUSTER

*MOSES STRAUSS, et al VS.
CREDIT LYONNAIS*

*TIMUR KURAN
October 22, 2010*

Ellen Grauer
COURT REPORTING
Co. LLC 

126 East 56th Street, Fifth Floor New York, New York 10022
PHONE: (212) 750-6434 FAX: (212) 750-1097
www.ELLENGRAUER.com

*Original File 94833.TXT
Min-U-Script® with Word Index*

Page 1

1 UNITED STATES DISTRICT COURT
2 EASTERN DISTRICT OF NEW YORK
3 -----x
4 MOSES STRAUSS, et al.,
5 Plaintiffs,
6 -against-
7 CREDIT LYONNAIS, S.A.,
8 Defendants.
9 -----x
10 BERNICE WOLF, et al.,
11 Plaintiffs,
12 -against-
13 CREDIT LYONNAIS, S.A.,
14 Defendants.
15 -----x
16 One Liberty Plaza
17 New York, New York
18 October 22, 2010
19 9:50 a.m.
20 Videotaped Deposition of Expert
21 Witness, TIMUR KURAN, before Shari Cohen,
22 a Notary Public of the State of New York.
23 Ellen Grauer Court Reporting CO. LLC
24 126 East 56th Street, Fifth Floor
25 New York, New York 10022
26 212-750-6434
27 REF: 94833

Page 2

1 A P P E A R A N C E S:
2
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4 Attorneys for Plaintiffs
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6 Oradell, New Jersey 07649
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8 -and-
9 PATRICIA RONAN, ESQ.
10 PHONE 201-265-6400
11 FAX 201-265-0303
12 EMAIL au@osen.us
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14 CLEARY GOTTlieb STEEN & HAMILTON LLP
15 Attorneys for Defendants
16 One Liberty Plaza
17 New York, New York 10006
18 BY: AVRAM E. LUFT, ESQ.
19 -and-
20 MARK GRUBE, ESQ.
21 PHONE 212-225-2432
22 FAX 212-225-3999
23 EMAIL aluft@cgsh.com
24
25 ALSO PRESENT:
26 DAN MACOM
27 Videographer

Page 3

1 ----- I N D E X -----
2 WITNESS EXAMINATION BY PAGE
3 TIMUR KURAN MR. LUFT 6
4
5
6 ----- E X H I B I T S -----
7 KURAN DESCRIPTION FOR I.D.
8 Exhibit 1 Document, Bates labeled 13
9 Kuran 000001 - 000005
10 Exhibit 2 Document, Bates labeled 15
11 Kuran 000006
12 Exhibit 3 Document, Bates labeled 16
13 Kuran 000007
14 Exhibit 4 Expert Report of 21
15 Professor Timur Kuran
16 Exhibit 5 Deposition of Amy Singer 33
17 Exhibit 6 Expert Report of Amy 57
18 Singer
19 Exhibit 7-8 Bylaws of CBSP 104
20
21
22 (EXHIBITS TO BE PRODUCED)
23
24
25

Page 4

1 S T I P U L A T I O N S
2
3 IT IS HEREBY STIPULATED AND AGREED by
4 and between the attorneys for the respective
5 parties herein, that the filing, and sealing
6 of the within deposition be waived.
7 IT IS FURTHER STIPULATED AND AGREED
8 that all objections, except as to the form of
9 the question, shall be reserved to the time
10 of the trial.
11 IT IS FURTHER STIPULATED AND AGREED
12 that the within deposition may be sworn to
13 and signed before any officer authorized to
14 administer an oath with the same force and
15 effect as if signed and sworn to before the
16 Court.
17
18
19 -oOo-
20
21
22
23
24
25

Page 141

1 KURAN
 2 A. I would not draw that inference
 3 because there is another place in the same
 4 report where she uses alms giving and equates
 5 it with zakat.
 6 Q. Again --
 7 A. So when I --
 8 Q. But I'm just asking if I'm
 9 right that -- I understand you think she was
 10 not very clear, but I'm saying if what she
 11 meant by zakat was obligatory and by sadaqa
 12 voluntary giving, if that's what she meant in
 13 writing on page 2 consistent with what she
 14 testified to at her deposition, that would be
 15 correct, right?
 16 MR. UNGAR: Objection to form.
 17 A. If she in writing alms here was
 18 thinking of zakat and she knows that zakat is
 19 obligatory, she would be correct, but this
 20 would be confusing to anybody who is reading
 21 the paragraph to learn about what zakat and
 22 sadaqa is. Someone who doesn't know much
 23 about zakat and sadaqa would be quite
 24 confused reading this and that confusion
 25 would increase as they continue reading.

Page 142

1 KURAN
 2 MR. LUFT: It's 1:10, I said we
 3 would break for lunch around one.
 4 THE VIDEOGRAPHER: We are now
 5 off the record. The time is 1:11
 6 p.m., October 22, 2010.
 7 (Recess taken.)
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
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 21
 22
 23
 24
 25

Page 143

1 KURAN
 2 A F T E R N O O N S E S S I O N
 3 (Time Noted: 2:18 p.m.)
 4
 5 T I M U R K U R A N, resumed and testified
 6 as follows:
 7
 8 CONTINUED EXAMINATION
 9 BY MR. LUFT:
 10 THE VIDEOGRAPHER: We are now
 11 back on the record. The time is 2:18
 12 p.m., October 22, 2010.
 13 Q. Good afternoon, Professor
 14 Kuran.
 15 A. Good afternoon.
 16 Q. Professor Kuran, have you ever
 17 met anyone with the first name Jihad?
 18 A. No.
 19 Q. Have you ever heard that that
 20 was a common Muslim first name?
 21 MR. UNGAR: Objection to form.
 22 A. Now that I think of it I have
 23 heard the form Jihad which is C-I-H-A-T which
 24 is now that I think of it is probably the
 25 turkefied form of the Arab name Jihad so I

Page 144

1 KURAN
 2 have heard of the name.
 3 Q. You would not assume because
 4 someone was given the first name Jihad at
 5 birth that they are a terrorist, would you?
 6 MR. UNGAR: Objection to form.
 7 A. No, I wouldn't.
 8 Q. If someone did, that would
 9 probably be bigoted, wouldn't it?
 10 MR. UNGAR: Same objection.
 11 A. I think so. They didn't pick
 12 their own name.
 13 Q. What does the word wafa mean in
 14 Arabic?
 15 MR. UNGAR: Objection
 16 foundation.
 17 A. I don't know.
 18 Q. Do you speak Arabic, Professor
 19 Kuran?
 20 A. I don't speak Arabic.
 21 Q. Can you read Arabic?
 22 A. No.
 23 Q. When you read the Qur'an, do
 24 you use a translation?
 25 A. I use an English translation or

EXHIBIT 43 TO DECLARATION OF VALERIE SCHUSTER

Page 1

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

TZVI WEISS, et al,)
Plaintiffs,) Action No:
) 05cv4622(CPS)(MDG)

v.)
)

NATIONAL WESTMINSTER)
BANK, PLC.,)
Defendant.)

NATAN APPLEBAUM, et al,)
Plaintiffs,)
)

v.)
)

NATIONAL WESTMINSTER)
BANK, PLC.,)
Defendant.)

VIDEOTAPED DEPOSITION OF CHARLOTTE MCCOMAS
VOLUME I
Tuesday, October 5, 2010
AT: 2:08 p.m.

Taken at:

HAREFIELD MANOR
Romford, Essex
United Kingdom

Page 3

INDEX

DEPONENT

PAGE

CHARLOTTE MCCOMAS

4

Examination by MR. ISRAEL

5

Examination by MR. GOELMAN

76

EXHIBITS

No.

Description

PAGE

Exhibit 1

UID Case Summary

22

Exhibit 2

Memo dated 9 July 2002

33

Exhibit 3

Internal memo dated

15 July 2002

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Exhibit 4

Letter dated 9 August 2002

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Exhibit 5

Letter dated 6 August 2002

43

Exhibit 6

UID Case Summary

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Exhibit 7

E-mail string

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Exhibit 8

UID Case Summary

63

Exhibit 9

UID Case Summary

67

Exhibit 10

Bates NW012925 - 012933

74

Page 2

APPEARANCES

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Tel: 44 (020) 7385 0077

VIDEOGRAPHER: SIMON RUTSON
THE EXAMINER: MICHAEL CHISHOLM

Page 4

THE VIDEOGRAPHER: This is the beginning of tape 1
volume 1 in the deposition of Sonya Gale(sic) taken on
5th October 2010 at 2:08 p.m. as indicated on the video
screen.
This is deposition is being taken in the matter of
Weiss et al, plaintiffs, against National Westminster Bank
PLC, defendant, case number 1:05-CV-04622 (DTG) (MTG).
Also the deposition is being taken in the matter
of Natan Applebaum et al, plaintiffs, against National
Westminster Bank PLC, case number 1:07-CV-00916 (DTG) (MDG).
The videographer is Simon Rutson, the Court
Reporter is Georgina Ford of European Deposition Services.
The deposition is taking place at the Harefield Manor,
Romford, Essex. Would counsel present please introduce
themselves.
MR. ISRAEL: Joel Israel, Sayles & Werbner, for
the Applebaum plaintiffs.
MR. GOELMAN: Aitan Goelman from Zuckerman Spaeder
for the Weiss plaintiffs.
MR. BLACKMAN: Jonathan Blackman from Cleary
Gottlieb Steen and Hamilton and Valerie Schuster for the
defendant and for the witness, Ms. McComas.
THE VIDEOGRAPHER: Would the Examiner like to
introduce himself please.
THE EXAMINER: Michael Chisholm.

<p style="text-align: right;">Page 33</p> <p>1 recall yourself about Interpal?</p> <p>2 A. It makes no recollection with me whatsoever.</p> <p>3 Q. I'm going to hand you now a document that I'm</p> <p>4 marking as McComas exhibit 2 which is NW012953.</p> <p>5 (Exhibit McComas 2 marked for identification.)</p> <p>6 I will just ask you to take a look at that, if you</p> <p>7 would.</p> <p>8 Do you recall this specific document?</p> <p>9 A. I don't.</p> <p>10 Q. Do you recall completing memoranda similar to this</p> <p>11 exhibit 2?</p> <p>12 A. I remember the -- I recognize the letter itself.</p> <p>13 It was a standard letter that was on our database.</p> <p>14 Q. For what reason would you use this type of</p> <p>15 memorandum?</p> <p>16 A. To advise the relationship managers that</p> <p>17 a disclosure had been made to NCIS and also to request</p> <p>18 further information, for example, the know your customer.</p> <p>19 Q. So these were primarily designed to get in touch</p> <p>20 with the relationship manager; is that correct?</p> <p>21 A. Yes.</p> <p>22 Q. And would you complete memorandum like this in the</p> <p>23 ordinary course of your business as a Fraud Officer?</p> <p>24 A. Yes.</p> <p>25 Q. To your recollection, did this memorandum with six</p>	<p style="text-align: right;">Page 35</p> <p>1 attached it to the Goalkeeper case in some form. I can't</p> <p>2 remember how we did that but then obviously whoever looked</p> <p>3 at the case again would be able to see what we'd done.</p> <p>4 Q. So if Mr. Merrick or somebody else was reviewing</p> <p>5 the Goalkeeper information for a particular customer, they</p> <p>6 would see this memorandum; is that what you are saying?</p> <p>7 A. Yes.</p> <p>8 Q. Now, in terms of you actually sending it to the</p> <p>9 relationship manager, do you know if somebody else in your</p> <p>10 department would see the Goalkeeper report first or if the</p> <p>11 memorandum would go to the relationship manager prior to</p> <p>12 that review?</p> <p>13 A. I don't know what the process was, sorry.</p> <p>14 Q. Do you recall anybody in your department ever</p> <p>15 telling you which of these six boxes you should check off?</p> <p>16 A. I don't remember, sorry.</p> <p>17 Q. Do you recall if that was something you did</p> <p>18 according to your own discretion?</p> <p>19 A. Again, I don't remember, sorry.</p> <p>20 Q. Taking a look at this specific document, do you</p> <p>21 recall an account the NatWest held for the Palestinian</p> <p>22 Relief and Development Fund?</p> <p>23 A. No.</p> <p>24 Q. Looking at the last box, which is checked off and</p> <p>25 states:</p>
<p style="text-align: right;">Page 34</p> <p>1 different boxes change at any time during the 18 months that</p> <p>2 you were a Fraud Officer?</p> <p>3 A. Not that I remember.</p> <p>4 Q. Do you remember a woman named Belinda Lane?</p> <p>5 A. No, sorry.</p> <p>6 Q. Is there any way to tell from this memorandum who</p> <p>7 Ms. Lane was or where she worked?</p> <p>8 A. You could assume from who it was addressed to that</p> <p>9 she had a connection with the account name and that would be</p> <p>10 where she was based at the branch in the unit.</p> <p>11 Q. Was that branch unit information something you</p> <p>12 would get from the suspicious reports that had been provided</p> <p>13 to you or did you have to find it some other way?</p> <p>14 A. I don't remember, sorry.</p> <p>15 Q. Can you approximate in what percentage of cases</p> <p>16 you would use this memorandum?</p> <p>17 A. No, sorry.</p> <p>18 Q. Do you recall if it was common or a rarity or any</p> <p>19 sort of frequency?</p> <p>20 A. I think it was quite common.</p> <p>21 Q. To the best of your recollection, when you would</p> <p>22 complete a memorandum such as this, would it be reviewed by</p> <p>23 Mr. Merrick or someone else in your department or would you</p> <p>24 send it directly to the relationship manager?</p> <p>25 A. From memory, I think we sent the letter but we</p>	<p style="text-align: right;">Page 36</p> <p>1 "You may continue to operate the account with the</p> <p>2 normal banking practice unless you hear from us to the</p> <p>3 contrary."</p> <p>4 Does that box mean you were allowed to direct the</p> <p>5 relationship manager whether or not they could continue to</p> <p>6 operate the account?</p> <p>7 A. It was a set letter and we just put -- I don't</p> <p>8 remember really, sorry.</p> <p>9 Q. Looking at the fourth box, which states:</p> <p>10 "We consider this connection presents a serious</p> <p>11 risk to the group. Accordingly it is our view you should</p> <p>12 exit the relationship at the earliest opportunity", did that</p> <p>13 give you the authority to recommend that the customer's</p> <p>14 status with the bank would be severed?</p> <p>15 MR. BLACKMAN: Objection: lack of foundation. You</p> <p>16 may answer.</p> <p>17 THE WITNESS: I don't ever remember using that box</p> <p>18 unless I was instructed to do so. It would have been</p> <p>19 somebody higher up that would make that connection to close</p> <p>20 the account.</p> <p>21 BY MR. ISRAEL:</p> <p>22 Q. You don't have the authority -- you don't recall</p> <p>23 having the authority to do that yourself?</p> <p>24 A. That's correct.</p> <p>25 Q. On the third box, which states:</p>

<p style="text-align: right;">Page 49</p> <p>1 "created on", the date and "by" and that's my what we called</p> <p>2 like our sign-in name.</p> <p>3 Q. So the MCOMCL referred to you?</p> <p>4 A. To me, yes.</p> <p>5 Q. Do you know who the OHEARAA refers to?</p> <p>6 A. No, sorry.</p> <p>7 Q. Does this indicate that you created the document</p> <p>8 on June 17 2002?</p> <p>9 A. It would indicate so, yes.</p> <p>10 Q. Did you create Goalkeeper reports like this in the</p> <p>11 ordinary course of your business duties?</p> <p>12 A. Yes, I would have done.</p> <p>13 Q. The report indicates it was last modified on</p> <p>14 September 17 2003, correct?</p> <p>15 A. That's what it reads, yes.</p> <p>16 Q. Do you recall if you were still in your Fraud</p> <p>17 Officer function as of September 17, 2003?</p> <p>18 A. I don't recall whether I would have been promoted</p> <p>19 at that point.</p> <p>20 Q. It would have been a close call?</p> <p>21 A. Yes.</p> <p>22 Q. Are you able to tell by looking at this</p> <p>23 document -- well, let me strike that and ask a basic</p> <p>24 question first.</p> <p>25 Does the fact you created this document indicate</p>	<p style="text-align: right;">Page 51</p> <p>1 Q. Is the same applied to the NCIS disclosures on the</p> <p>2 third page of this document?</p> <p>3 MR. BLACKMAN: The third page?</p> <p>4 BY MR. ISRAEL</p> <p>5 Q. I am sorry, NW52076.</p> <p>6 A. Where it says "author"?</p> <p>7 Q. Correct.</p> <p>8 A. That is the person that would actually have</p> <p>9 created the case on Goalkeeper.</p> <p>10 Q. Next to -- do you see where I'm talking about next</p> <p>11 to NCIS disclosures?</p> <p>12 A. Yes, and it says the author. So that would</p> <p>13 basically mean the person that created the Goalkeeper case.</p> <p>14 Q. They are automatically assigned as the author of</p> <p>15 the NCIS disclosure?</p> <p>16 A. They are. So purely you could go onto the</p> <p>17 Goalkeeper case and just key one name and press "save" which</p> <p>18 would give you your reference number and then you would</p> <p>19 therefore be listed as the author.</p> <p>20 Q. You get credit automatically?</p> <p>21 A. If you want to refer to it like that.</p> <p>22 Q. Looking at this document, based on your prior</p> <p>23 testimony, you don't know who would have provided the list</p> <p>24 of linked cases appearing on the right side of the first</p> <p>25 page?</p>
<p style="text-align: right;">Page 50</p> <p>1 that you inputted some of the information that's included in</p> <p>2 it?</p> <p>3 A. It would imply so, yes.</p> <p>4 Q. Are you able to tell as a matter of your standard</p> <p>5 practice when you were a Fraud Officer which information you</p> <p>6 would have inputted into this document?</p> <p>7 A. No, I can't remember which bits I put in.</p> <p>8 Q. Were there any types -- strike that.</p> <p>9 Were there any pieces of information that it was</p> <p>10 your standard practice to always input into the system?</p> <p>11 A. As I recall, we would have put in the surnames and</p> <p>12 forenames, the dates of birth where we had them, the</p> <p>13 business name as that would have been on the suspicion</p> <p>14 report and then, as I said earlier, we would -- any letters</p> <p>15 or information that we got from the relationship manager</p> <p>16 would have been attached as you can see on the bottom of</p> <p>17 page 2.</p> <p>18 Q. So under "key correspondence" where it provides an</p> <p>19 author, does that mean that that individual such as yourself</p> <p>20 in many of these cases uploaded that document?</p> <p>21 A. That would indicate that I scanned the document to</p> <p>22 the Goalkeeper case, yes.</p> <p>23 Q. It does not mean that you necessarily wrote the</p> <p>24 document yourself?</p> <p>25 A. That's correct.</p>	<p style="text-align: right;">Page 52</p> <p>1 A. I can't remember, sorry.</p> <p>2 Q. And you also -- strike that.</p> <p>3 You may have answered this earlier but, as part of</p> <p>4 your standard practice of creating a Goalkeeper report for</p> <p>5 a particular case, would you review the linked cases that</p> <p>6 were assigned to that particular case?</p> <p>7 A. I can't remember in particular whether we did or</p> <p>8 whether that was already done for us.</p> <p>9 Q. Putting aside this specific document, you don't</p> <p>10 recall a standard practice that you followed?</p> <p>11 A. No, sorry.</p> <p>12 Q. Am I correct, based on the review of this</p> <p>13 document, that it involves the Palestinian Relief and</p> <p>14 Development Fund?</p> <p>15 MR. BLACKMAN: Objection: form. You may answer</p> <p>16 THE WITNESS: It is listed here under "business</p> <p>17 organization name"; so I think you're right to assume that.</p> <p>18 BY MR. ISRAEL:</p> <p>19 Q. But again you don't recall creating a Goalkeeper</p> <p>20 case summary for the Palestinian Relief and Development</p> <p>21 Fund, correct?</p> <p>22 A. Correct.</p> <p>23 Q. So you also, I take it, then don't recall what</p> <p>24 would have precipitated this specific report, correct?</p> <p>25 A. Correct.</p>

EXHIBIT 44 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Branch

ITS No 601 165 12345
ITS Facsimile 601 165 7768
Telephone 0181 123 6786

internal memo

To C McComas
Group Investigations & Fraud



From Belinda Lane
Commercial Manager

Date 15 July 2002

Ref

Palestinian Relief & Development Fund - Interpal - Group Fraud Ref: 666814

- Acc opened with NWB 10/94 - charity formed 8/94
- Registered charity no 1040094 - 8 trustees
- Copy of mandate attached (trust deed held if required)
- Jihad Qundil has been only point of contact who was recently re-identified together with M Safiee in accordance with KYC procedures
- Provide charitable relief to refugees in Israel, West Bank & Gaza and Lebanon - developed out of former charity which provided relief to Kuwait
- Main donors are [REDACTED]
- Please see my iv note dated 20 March 2002 attached which explains the increased activity seen on the account
- Customers hold funds in current accounts as it is against their religion to earn interest

EXHIBIT 45 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

06 Aug 02 13:36

AT

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P. 1



INTERPAL

الصندوق الفلسطيني للإغاثة والتنمية

HELPING PALESTINIANS IN NEED

P.O. Box 3333
LONDON
NW6 1RW
Tel: 020 8450 8002
Fax: 020 8450 8004
Email: info@interpal.org
Website: www.interpal.org

BELINDA LANE
NATWEST PLC.
ROMFORD
RM1 1HD
FAX NO: 01708-733 816

Our Ref: (7805)
Date: 6 August 2002

Dear Belinda,

Transfer from Abroad: Your Query

Further to your query and our telecon yesterday, please find attached correspondence relating to the transfer that is the subject of your query.

I confirm that the transfer of [REDACTED] is a donation from a aid agency in [REDACTED] called the [REDACTED] for charitable and humanitarian projects as detailed in the translation of the correspondence attached. In brief, the funds are for health and medical, and education projects.

Please find attached 6 pages of our letter of acknowledgement and receipt to them, and a copy of the transfer document that they forwarded to us. All the documents are accompanied by translations.

I trust this is what you require. Please do not hesitate to contact me should you need further information.

Yours sincerely;

Mr. T. Mustafa
Vice-Chair of the Board of Trustees

Registered Charity No. 1040094

HIGHLY CONFIDENTIAL

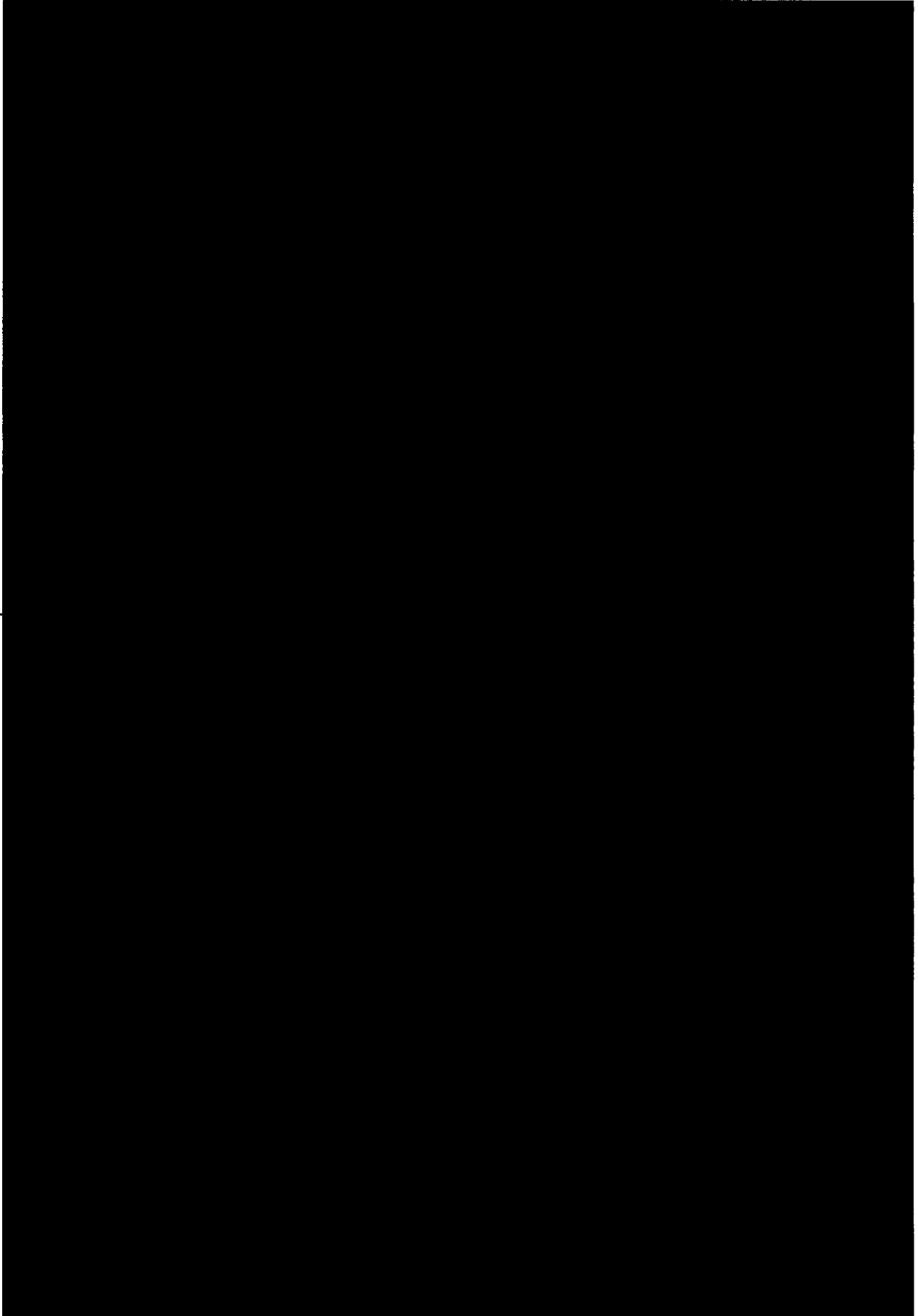
NW 068227
NW068227

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P.2



HIGHLY CONFIDENTIAL

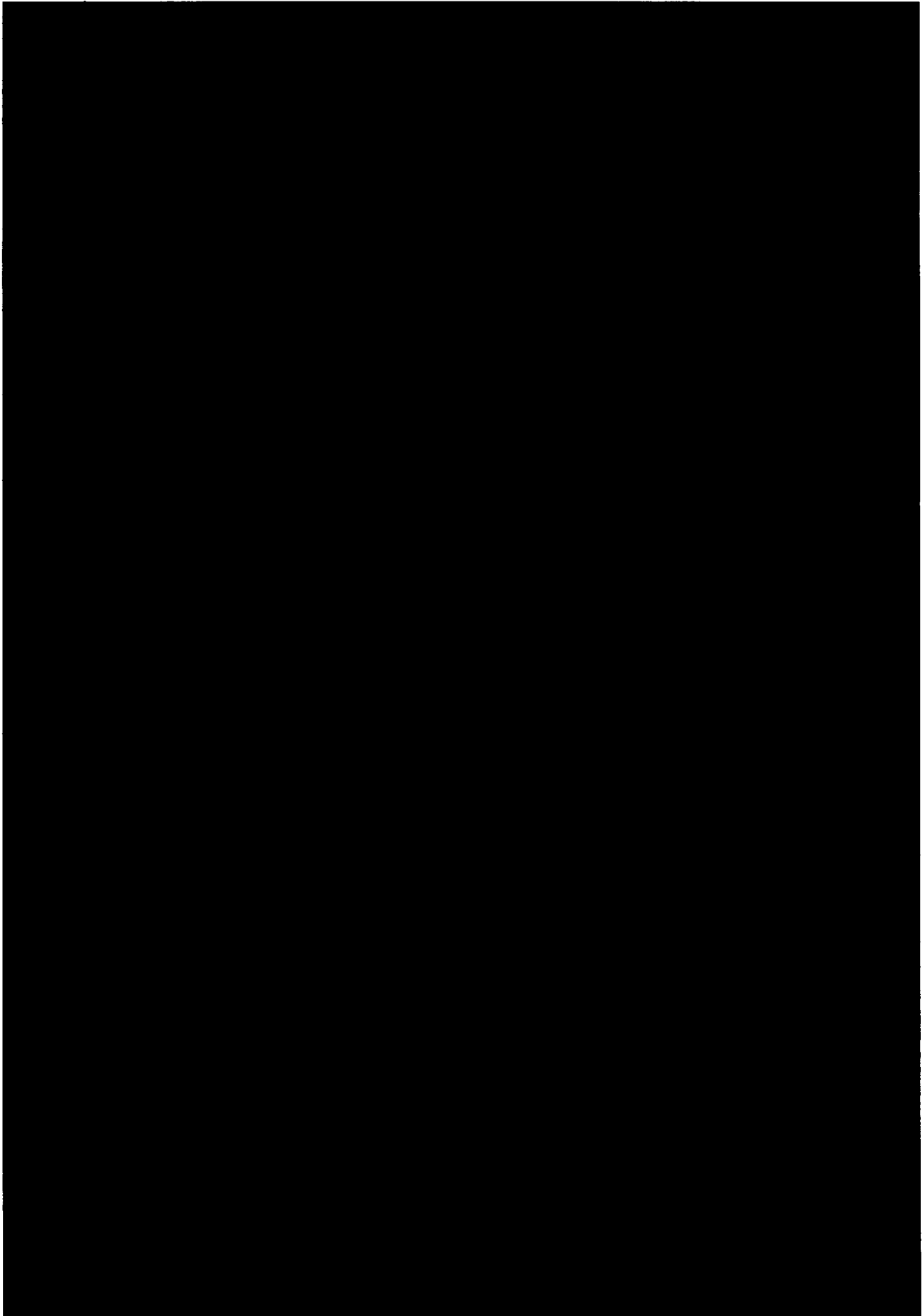
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p. 3



HIGHLY CONFIDENTIAL

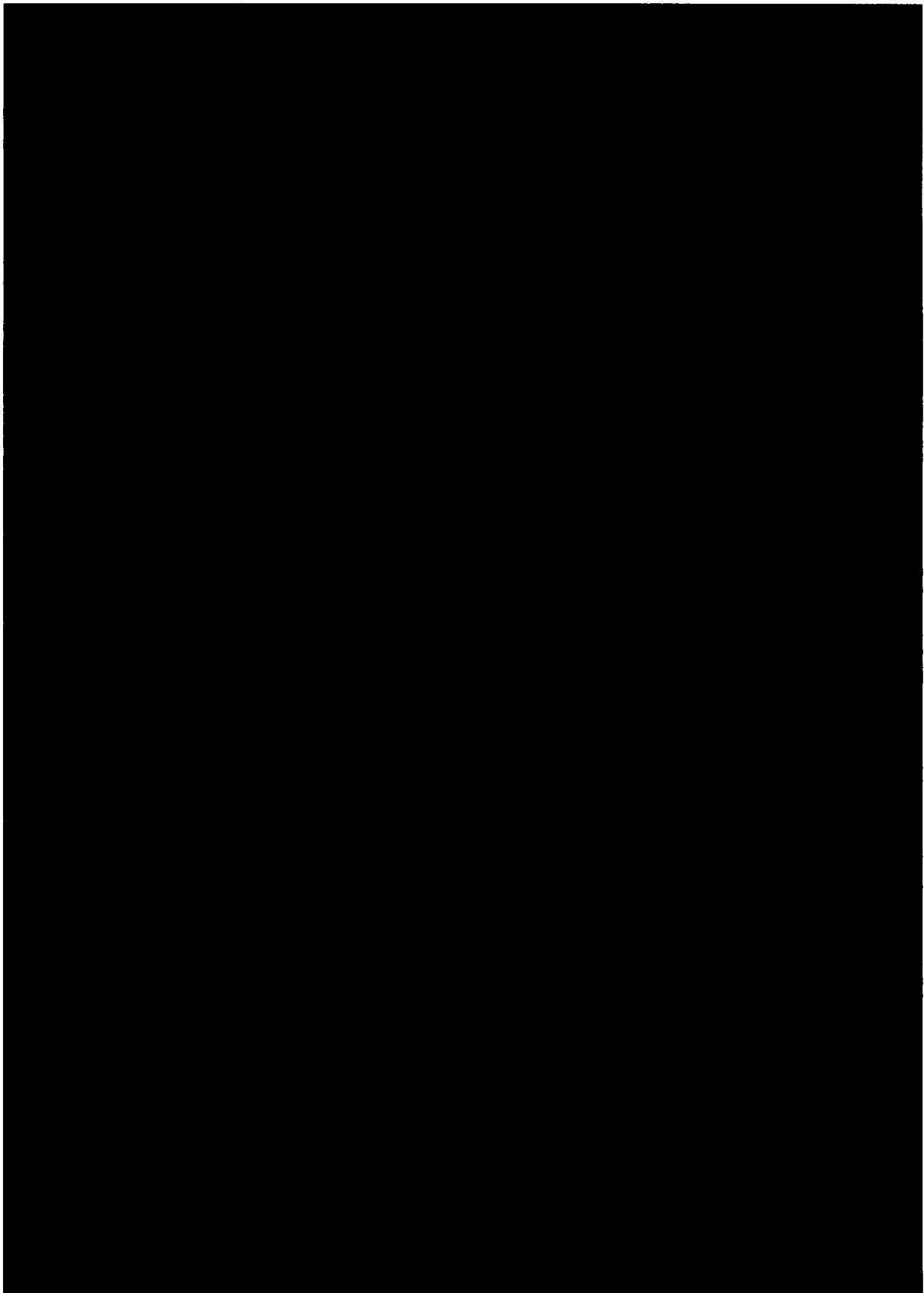
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p. 4



HIGHLY CONFIDENTIAL

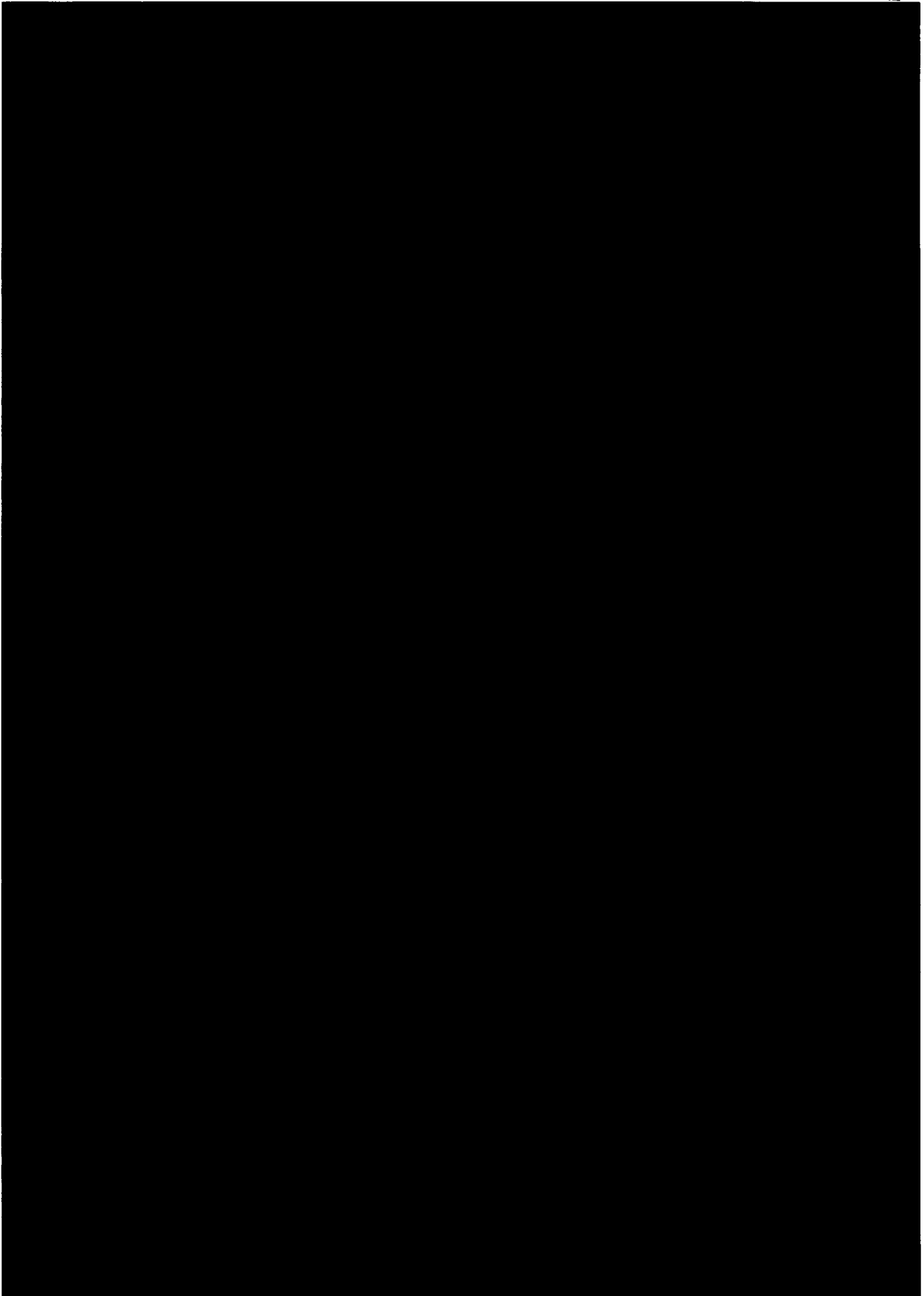
NW 068230
NW068230

08 Aug 02 13:36

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p. 5

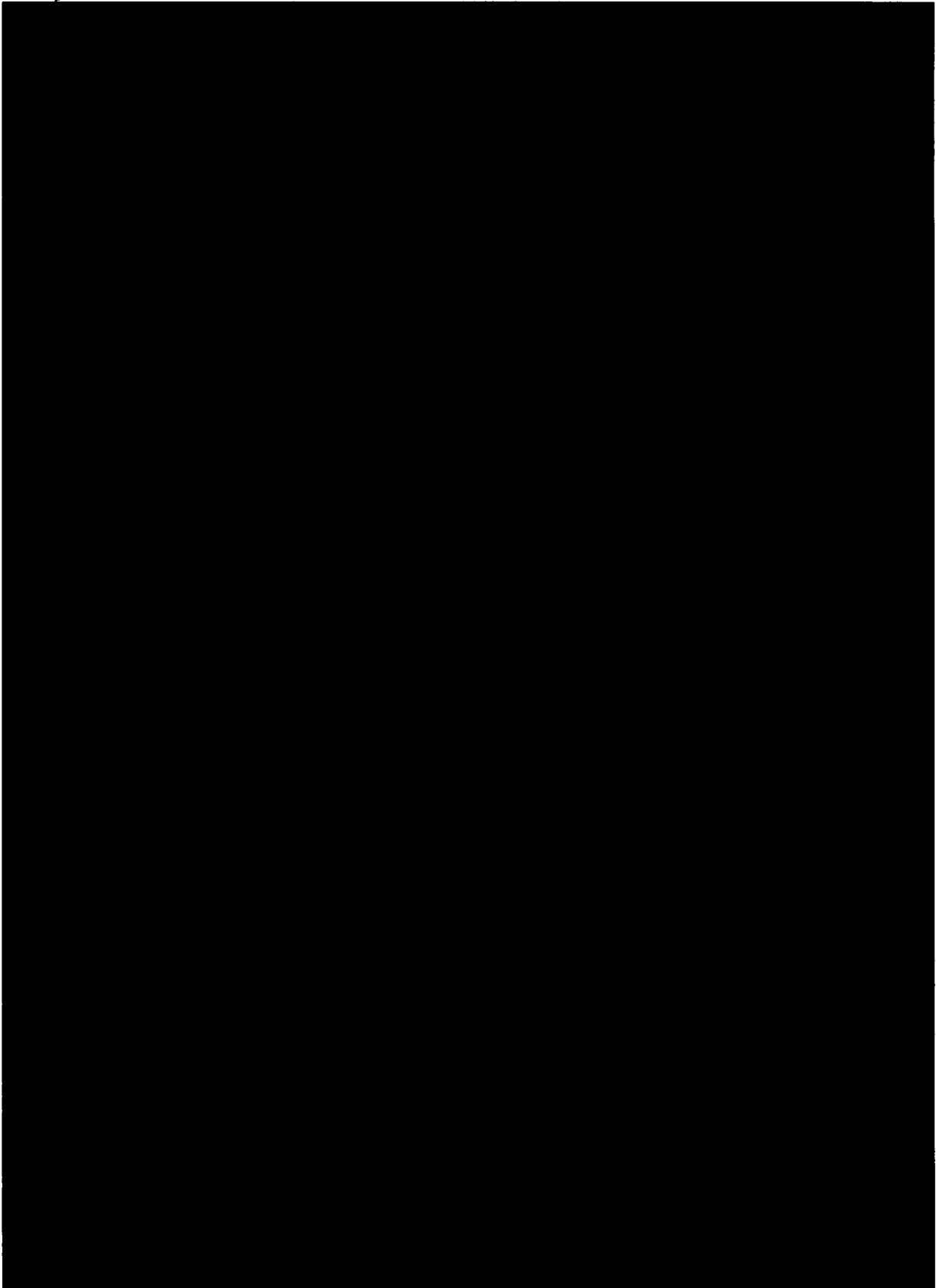


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P. 6



HIGHLY CONFIDENTIAL

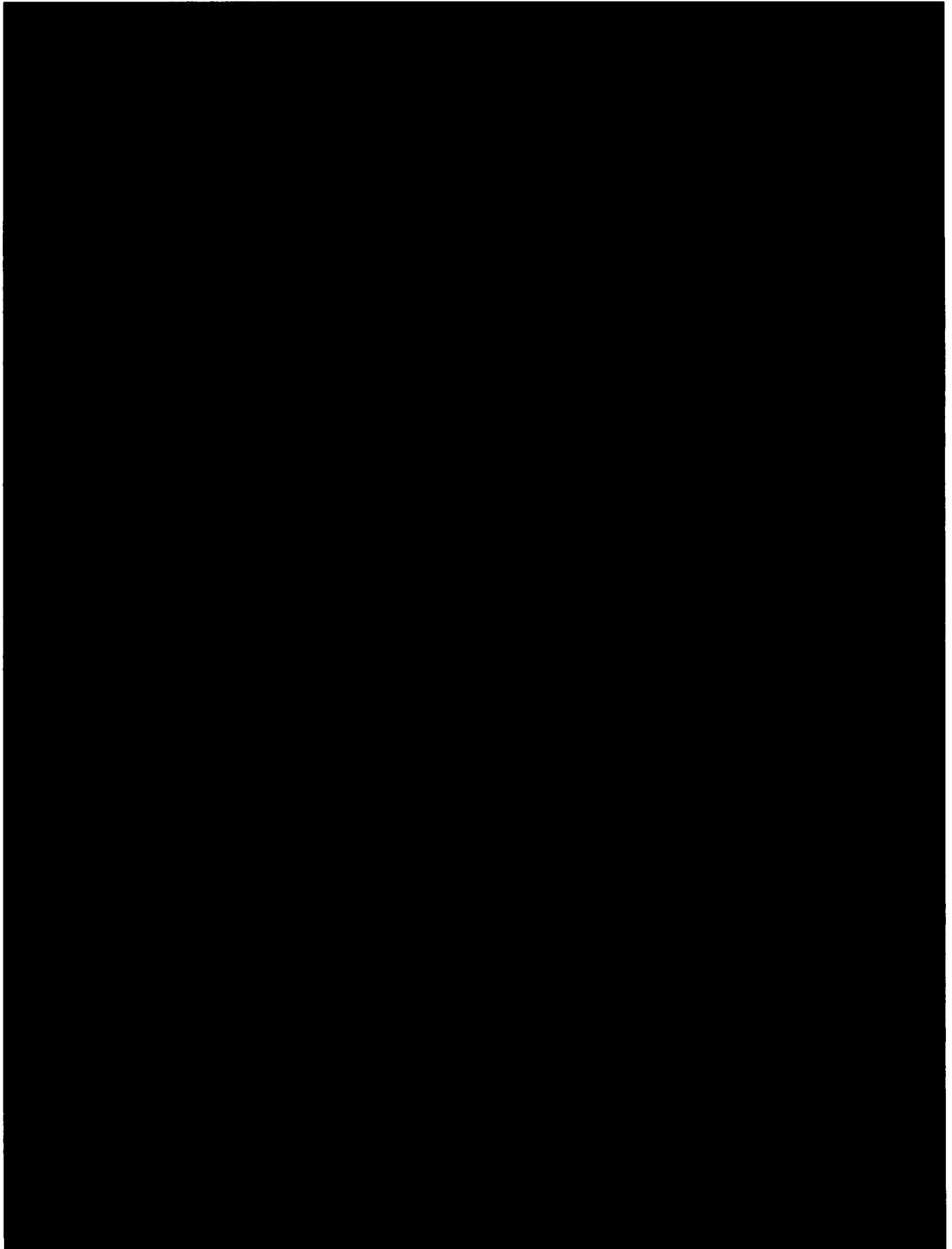
NW 068232
NW068232

06 Aug 02 13:37

AT

0000

p. 7

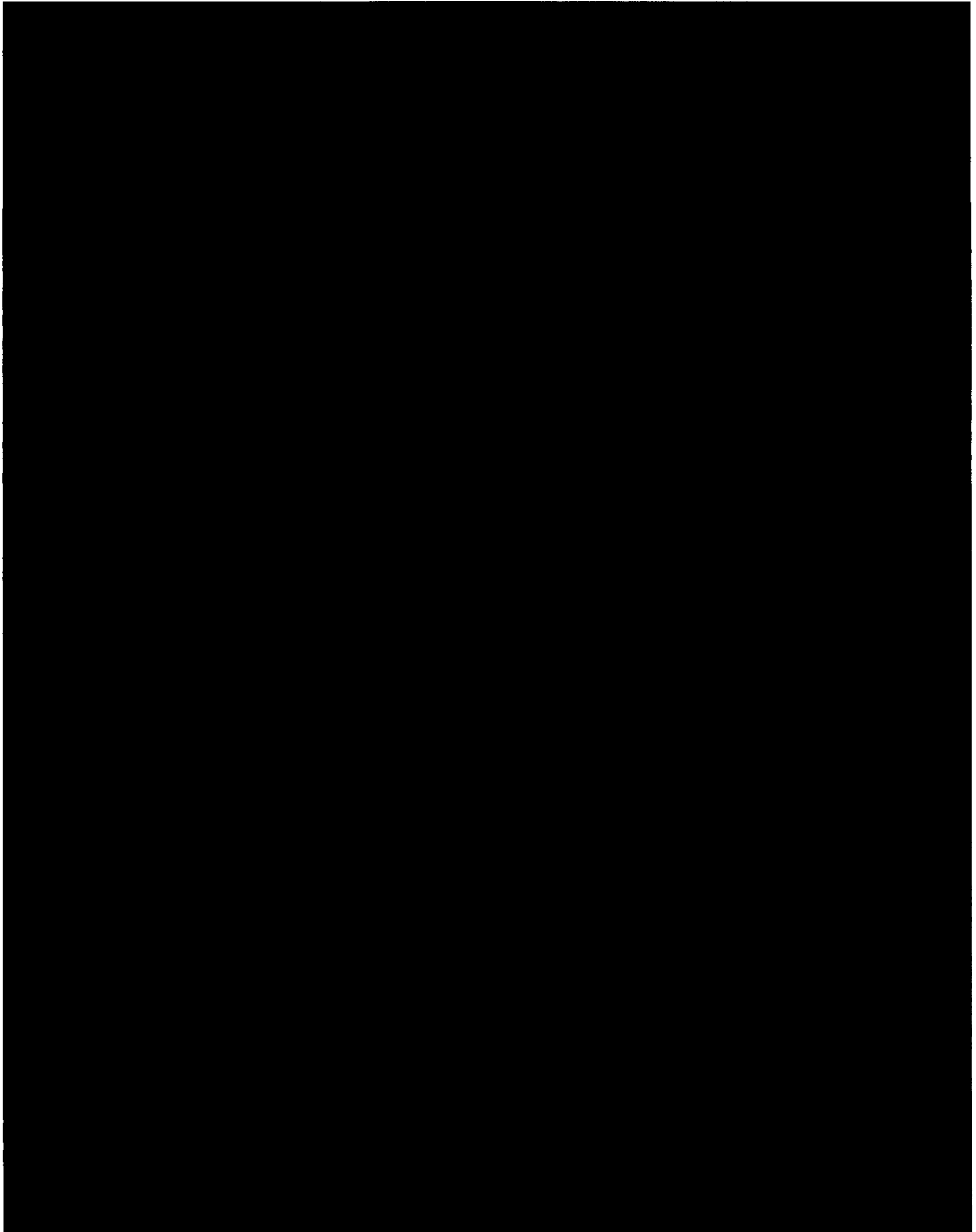


06 Aug 02 13:37

AT

0000

p. 8



HIGHLY CONFIDENTIAL

NW 068234
NW068234

EXHIBIT 46 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

DAVIES, Rob, Group Risk Mgmt

From: Nell, Dedrei (Group Risk Mgmt)
Sent: 17 September 2003 11:17
To: O'Hear, Tony
Subject: RE: Interpal

Tony

Thank you for investigating further and contacting Special Branch.

Please keep GRM in the loop should there be any further developments.

Many thanks & regards
Dedrei

Dedrei Nell

The Royal Bank of Scotland Group
Group Risk Management
5th Floor, 280 Bishopsgate, London, EC2M 4RB
Tel: 020 7334 1460 Fax: 020 7375 4813
Email: Dedrei.Nell@rbs.co.uk

-----Original Message-----

From: O'Hear, Tony
Sent: 17 September 2003 10:49
To: Nell, Dedrei (Group Risk Mgmt)
Subject: Interpal

Dedrei,

Apologies for the delay in getting back to you here.

I have today spoken to Mark Ashtown of the NTFTU, Special Branch, New Scotland Yard.



Redacted - Privileged

I will update our Goalkeeper records with the details of the above telephone conversation.

Tony O'Hear
Manager, Group Investigations & Fraud
0131 523 3401 Ext 23401

If you would like to know more about Group Investigations & Fraud, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/asf/GIF/default.htm>

EXHIBIT 47 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

SYNOPSIS OF CUSTOMER MEETING

DATE	27 January 2003
CUSTOMER	Interpal
ATTENDEES	Belinda Lane, Terry Woodley, Jihad Qundil and Adlin Adnan
LOCATION	Cricklewood

- Please see interview note from last year dated 20 March 2002 which details customer's operations – these have remained more or less the same with [REDACTED]
- They have renegotiated their lease in Cricklewood for a further 5 years.
- 2002 audited accounts have not yet been received but I am told that turnover has [REDACTED]
- There is now 8 full-time staff.
- Donations from abroad through similar organisations come from, in the main, [REDACTED]
- Clerical Medical provides a group pension scheme for employees.
- No problems being experienced with the local branch in Cricklewood although customers acknowledge that they take up a lot of staff time with deposits of coins and cash.

Action points for RM4:

- We are shortly to receive a request for [REDACTED] - please start preparation of RMP. *Runnel 9288 256 9288*
- Customer requires advice on [REDACTED] *Paul MAXM*
- Customer still interested in BankLine. Please endeavour to arrange a visit with Rachel Piggott pointing out to her that costs are an issue in view of the number of accounts held but it may be that they can save overall on the foreign payment costs if PayAway is taken forward. ✓

EXHIBIT 48 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

GK3 Edit NCIS Main

Page 1 of 4

NCIS Disclosure for Case 698074 (Received)

Close

Print

**Core NCIS details created on 02 May 2003 by EUROPA\Dobsomj
RBS\Hartida on 07-MAY-03]**

[Submitted by

Disclosure Type

Drugs

Submitting Branch Address

Royscot

Disclosure Date

02 May 2003

Newcastle upon
Tyne

Branch / Outlet

Newcastle upon
Tyne

Branch Code

16-26-21

Trust Indicator

N

Further Information

N

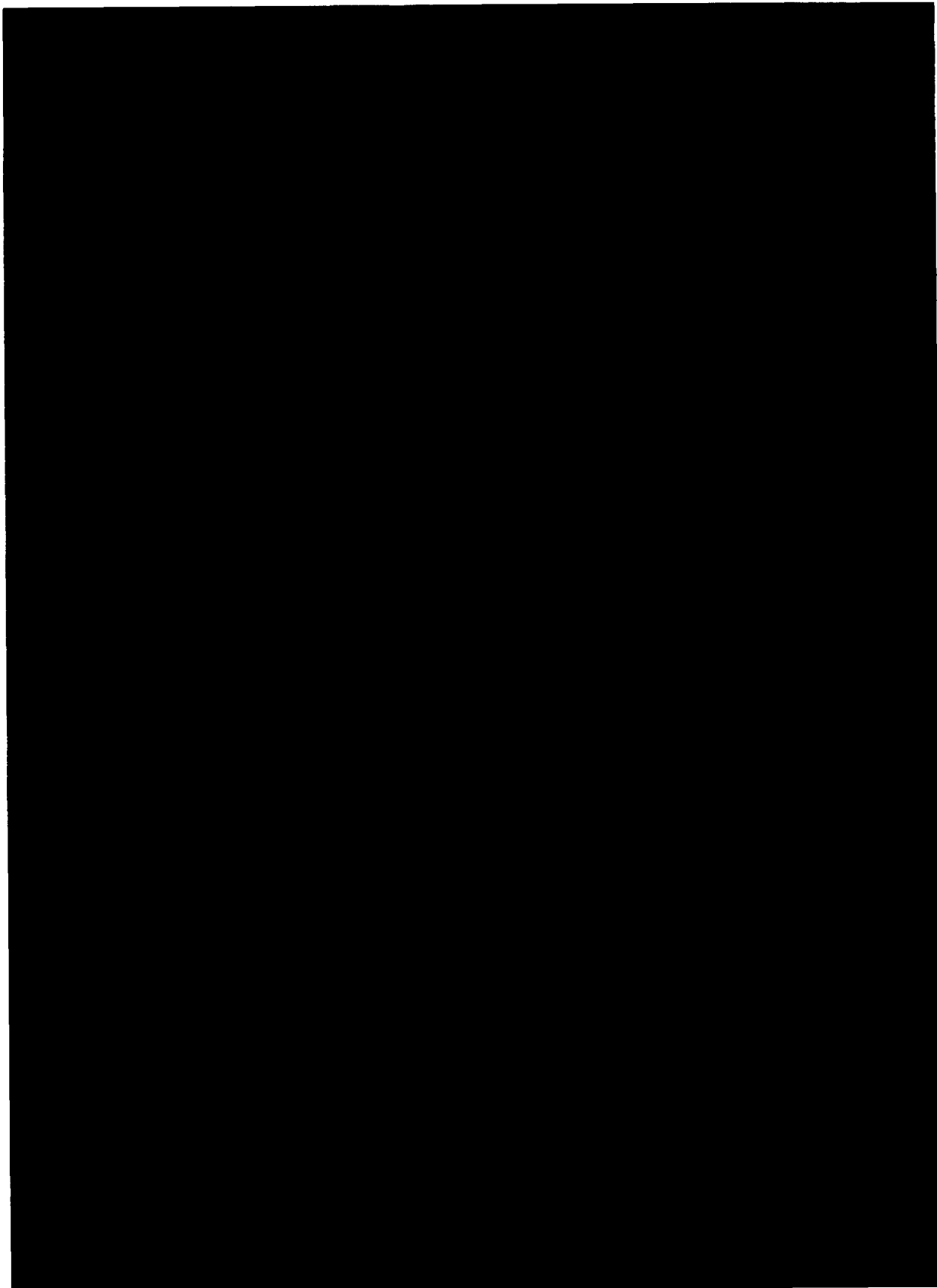
Postcode

Text

GK3 Edit NCIS Main

Page 2 of 4

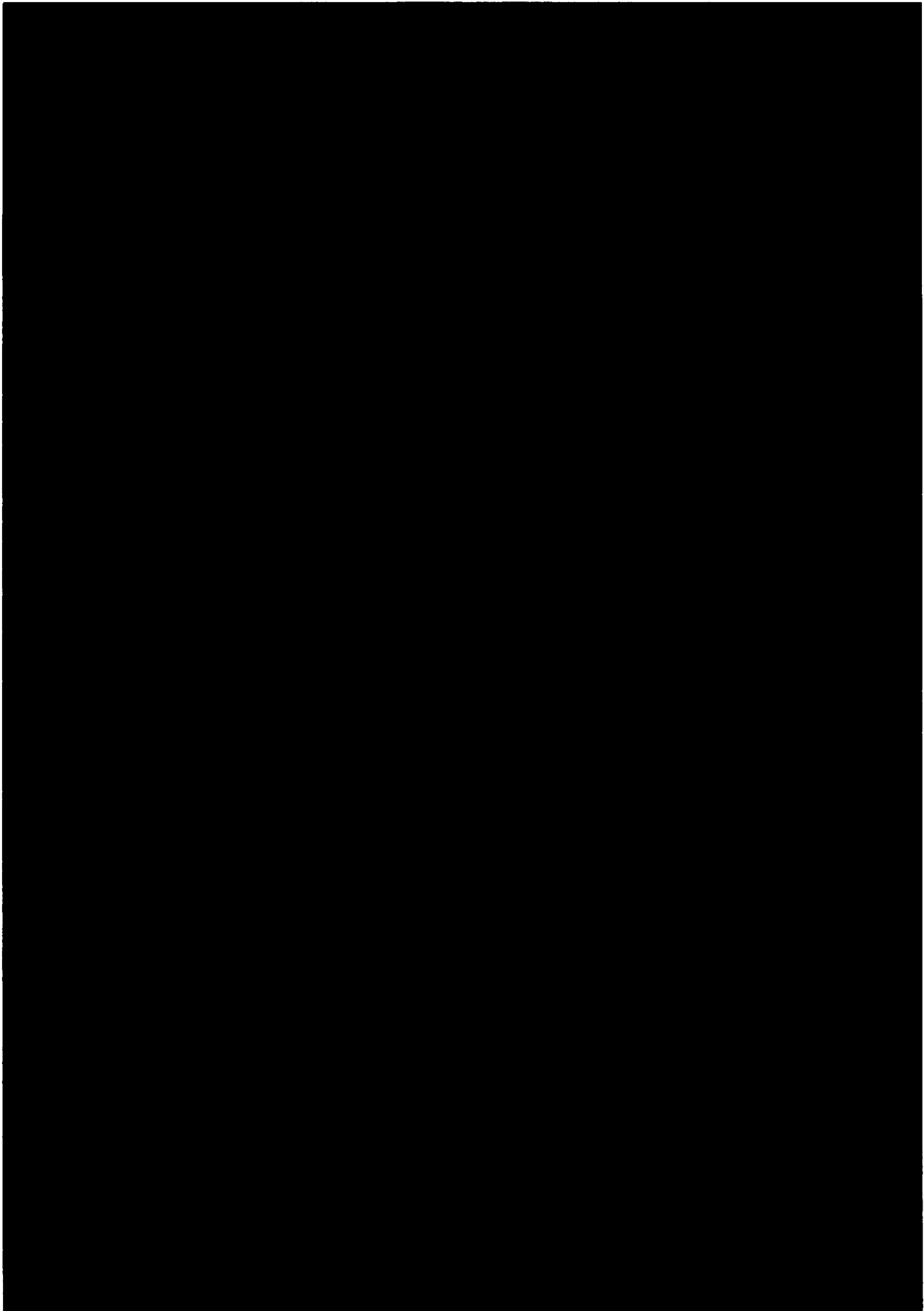
Description



<https://www.gk3.web.rbsgrp.net/GK3Web/edit.Main.do?task=print&caseFileNo=6980...> 01/07/2008

HIGHLY CONFIDENTIAL

NW083860
NW083860



<https://www.gk3.web.rbsgrp.net/GK3Web/editMain.do?task=print&caseFileNo=6980...> 01/07/2008

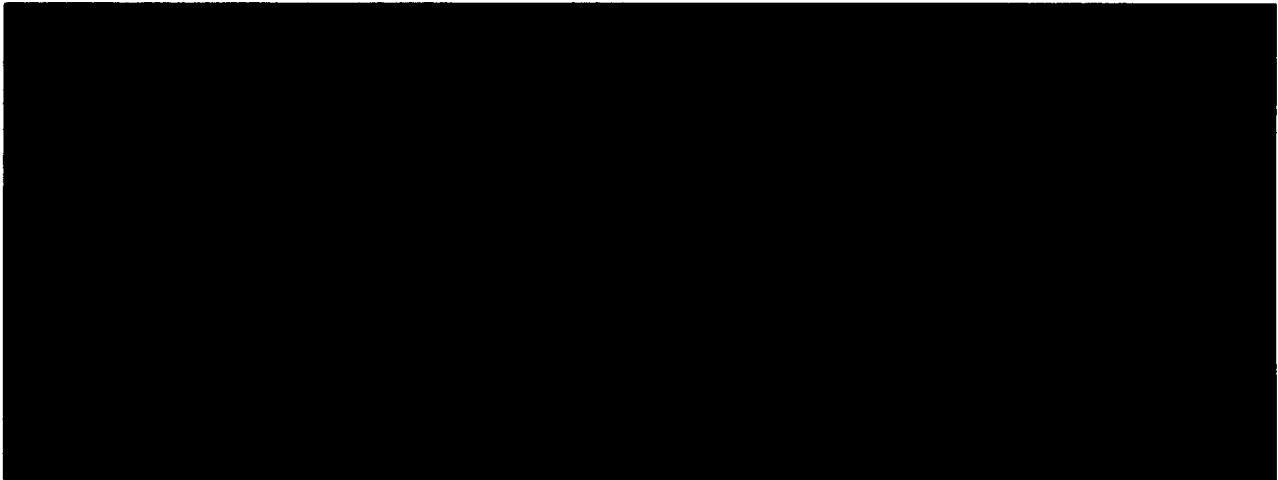


EXHIBIT 49 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Case Summary



Delete Case		Legal Process		GIF/AS	NCIS																																					
Case Summary	Record Data	Subject Data	Notes & Conclusion	Key Corresp																																						
Incident Data <table style="width: 100%;"> <tr> <td style="width: 30%;">Control Authority</td> <td style="width: 20%;">NatWest Retail Bank</td> <td style="width: 10%;">Status</td> <td style="width: 10%;">Closed</td> <td style="width: 30%;">Source: [GK2:704079]</td> </tr> <tr> <td>Review Date</td> <td></td> <td>by</td> <td></td> <td></td> </tr> <tr> <td>Remote Delivery Channel</td> <td>N</td> <td>High Profile</td> <td>N</td> <td></td> </tr> <tr> <td>Created on</td> <td>07 Jul 2003 00:00</td> <td>by</td> <td>EUROPA_Shielsk</td> <td></td> </tr> <tr> <td>Last Modified on</td> <td>27 Aug 2003 00:00</td> <td>by</td> <td>RBS_Eastonh</td> <td></td> </tr> </table>				Control Authority	NatWest Retail Bank	Status	Closed	Source: [GK2:704079]	Review Date		by			Remote Delivery Channel	N	High Profile	N		Created on	07 Jul 2003 00:00	by	EUROPA_Shielsk		Last Modified on	27 Aug 2003 00:00	by	RBS_Eastonh		Linked Cases <table style="width: 100%;"> <tr> <td style="width: 30%;">617044</td> <td style="width: 70%;">Account auto-linked</td> </tr> <tr> <td>666593</td> <td>NONE</td> </tr> <tr> <td>666814</td> <td>Account auto-linked</td> </tr> <tr> <td>710368</td> <td>Account auto-linked</td> </tr> <tr> <td>1748664</td> <td>Account auto-linked</td> </tr> <tr> <td colspan="2" style="text-align: center;">Maintain Links</td> </tr> </table>		617044	Account auto-linked	666593	NONE	666814	Account auto-linked	710368	Account auto-linked	1748664	Account auto-linked	Maintain Links	
Control Authority	NatWest Retail Bank	Status	Closed	Source: [GK2:704079]																																						
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710368	Account auto-linked																																									
1748664	Account auto-linked																																									
Maintain Links																																										
Queries	Refer To	Tel No.	Business	Unable to contact ?																																						
			NONE	Yes																																						
Legal Process Record																																										
Legal Process Category	Production Order		Enquiry From	Metropolitan Police Services																																						
Source / Enquiry Type	Police		Contact Name	DS Garry Pepe																																						
Legislation	Other		Contact Number	Not Known																																						
Comment																																										
Set All Risk Ratings to the the same value of:- Amber Blue Green Indigo Red																																										
Personal Data					Add																																					
-None-																																										
Business Data					Add																																					
Business/Org Name	Company Ref. No.	Legal Jurisdiction	Key Information	Risk	Adj																																					
PALESTINIANS DEVELOPMENT FUND INTERPAL		UNITED KINGDOM	NONE	Green	Green																																					
					Edit																																					
Telephone Data					Add																																					
-None-																																										
Address Data					Add																																					
Bldg No. & Name	Street	Town	Postcode	Risk	Adj																																					

PO BOX NO	LONDON		NW6 1RW		Green	Green	Edit
Account Data							Add
Account Name	Account No.	Sortcode	Account Type	Currency	Risk	Adj	
PRDF ADM A/C	95142983	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PRDF CHILDREN A/C	95142975	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PRDF ZAKAT	95142967	60-08-22	Current (Non Personal)	British Pound	Green	Green	Edit
PRDF MONEY A/C	95142959	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PALESTINIANS RELIEF	95142940	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PRDF EURO A/C	550-00-08524882	60-08-22	Currency Account	British Pound	Green	Green	Edit
PRDF US\$ A/C	140-00-04156838	60-08-22	Currency Account	British Pound	Green	Green	Edit
Miscellaneous Data							Add
-None-							
Case Notes							Add
Type	Date	User	Text				
Summary and Assessment	27 Aug 2003	Migrated	07/07/03 An investigation linked to Production Orders ahead				View
Conclusion	27 Aug 2003	Migrated	A production order or equivalent has been served in respect				View
Key Correspondence							
Upload Doc Title	Author	User	Date				Add
Police Fax	EUROPA\Shielsk	GK2	08 Jul 2003	View			Edit
production order	RBS\Eastonh	GK2	27 Aug 2003	View			Edit
704079_Legal Order Instructions (central collation).doc	UID_OWNER	UID_OWNER	27 Nov 2004	View			Edit
No NCIS Disclosures							
No CIFAS Reports							

1. User: Migrated

On: 27 Aug 2003 00:00

Print

Copy

Delete

Note: 07/07/03 An investigation linked to Production Orders already obtained by the Met Police received & handed to me by Emma Peek to take forward. Ok to comply. Have instructed Tim @ Enfield CSC to obtain copy statemenst from 01/01/02 to 07/07/03 on all the above accounts. Paperwork placed in diary for 14/07/03 in order to monitor progress. 15/07/03 Telephoned Tim @ Enfield CSC 09:15, he informs he's waiting for Post-Bic copy statements & expects to receive them on 17/07/03. Therefore have placed paperwork in diary for 18/07/03 in order to monitor progress. K Shields GI&F.18/07/03 Telephoned Tim 11:45, who informs that the initail requirements of this Court order have been completed. K Shields GI&F.

1. User: Migrated

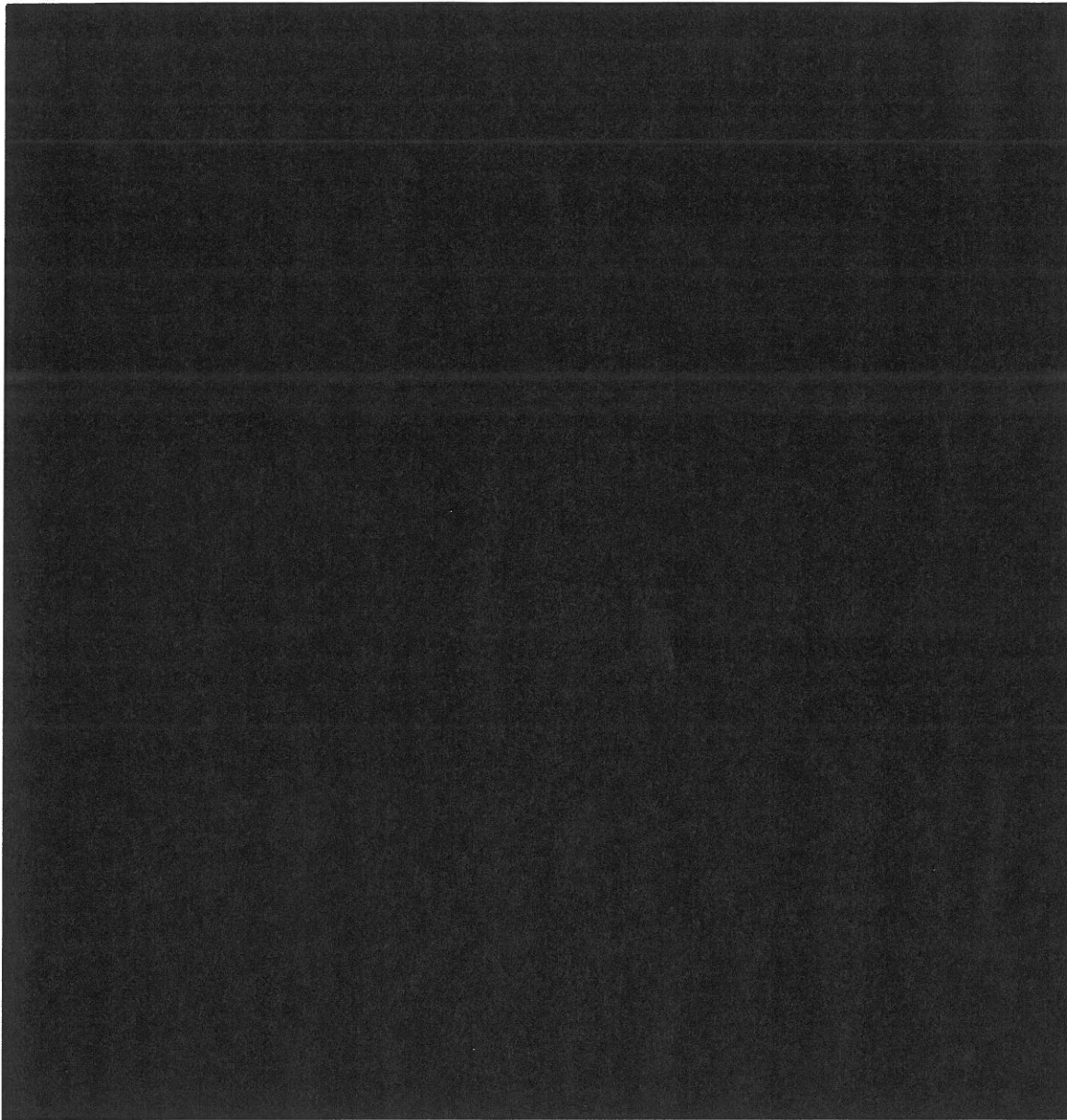
On: 27 Aug 2003 00:00

Print

Copy

Delete

Note: A production order or equivalent has been served in respect of the party(ies) listed on this record. This information may be of relevance when considering any business approaches or dealings with the above named parties.



Europol

Page 9



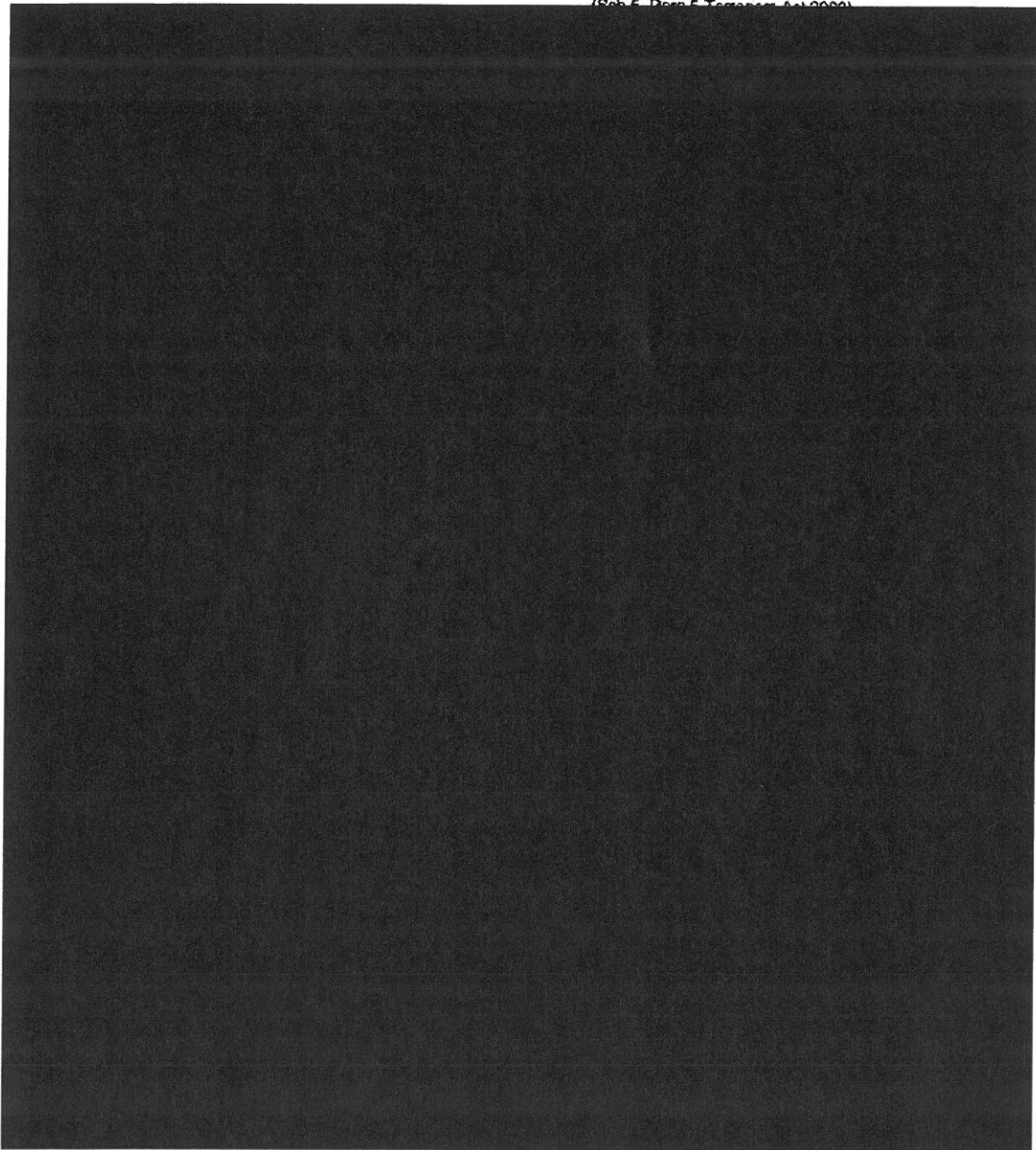
IN THE CROWN COURT

TERRORISM ACT 2000

PC2003/1192
Form JD1

PRODUCTION ORDER

(Sch 5, Para 5 Terrorism Act 2000)





FAX MESSAGE (Central Collation)

To: Tim Kennelly, Fraud Team, Enfield CSC
Fax No: 020 8344 1249

From: Kevin Shiels
GI&F Ref: 704079

Date: 07/07/03
Pages: 4

Group Investigations & Fraud

Referrals & Due Diligence Team
 7th Floor,
 1 Princes Street,
 London,
 EC2R 8PB

Telephone: 020 7714 4578
 Facsimile: 020 7714 4549

Re: Request for Material Required for a Legal Order

A Legal Order has been served on the Group and collation of the material required under this Order is being handled centrally by Group Investigations & Fraud (GI&F). Please action this request immediately and supply the material requested below to GI&F within 7.

It is imperative that any difficulties providing the material requested within the above timescales are escalated immediately to your line manager and to Group Investigations & Fraud. **Delays in the provision of information could lead to contempt proceedings being brought against the Group.**

- ❖ Please provide GI&F with the material requested on the specified account(s) up to and including the date of the Order, as outlined below:

Account Name	Account Number & Sort Code	Material Required
Palestinians Development Fund Interpal	95142940 / 600822	Copy statements from 01/01/02 to 07/07/03
//	95142959 / 600822	// // //
// //	95142967 / 600822	// // //
// //	95142975 / 600822	// // //
// //	95142983 / 600822	// // //
// //	140/00/004156838	// // //
// //	550/00/08524882	// // //

If you are aware of other accounts not listed above to which any of these parties are connected, please alert GI&F and obtain details in respect of these accounts where material on all accounts is requested.

If any of the material is unavailable please contact GI&F immediately.

DO NOT under any circumstances advise the customer that a Legal Order has been served. Unauthorised disclosure could constitute a criminal offence. No charges are to be made to the customer in respect of material provided under a Legal Order, this could alert the customer that an Order has been served.

Do not put a stop on any accounts unless specifically instructed to do so by Group Investigations & Fraud and do not make any reference in customer notes to the fact that a Legal Order has been served on the account(s) in question.

Where required to supply original documentation under an Order, ensure that copies are taken and are filed in the appropriate place so that they can be located again if required.

If you receive a Legal Order direct from Law Enforcement please contact GI&F on the above number for advice. If you receive any requests for additional information from Law Enforcement in connection with this

Order, please ask the Officer to contact Group Investigations & Fraud on 020 7714 4570 so the request can be recorded and monitored in line with Group procedures.

Instructions in connection with this Order :

- As the material becomes available send the items to the Group Investigations & Fraud (detailing what has been provided).

Please complete and return the Legal Order confirmation slip attached. If you have any queries or problems please call the Referrals and Due Diligence Team on 020 7714 4578 quoting the reference number supplied.

Regards,

Referrals & Due Diligence Team
Group Investigations & Fraud

GROUP INVESTIGATIONS & FRAUD

Legal Order Confirmation

To: Referrals & Due Diligence Team

Fax: 020 7714 4549 (its 4940 4549)

GI&F Reference: 704079

Please provide GI&F with name and telephone number of the person (and alternate) who we can contact in relation to this request (please fax back to 020 7714 4549):

Name: _____

Signed: _____

Position: _____

Dated: _____

Alternate Name: _____

EXHIBIT 50 TO DECLARATION OF VALERIE SCHUSTER

(letter from the Charity Commission to NatWest, 2 pages)

FILED UNDER SEAL

EXHIBIT 51 TO DECLARATION OF VALERIE SCHUSTER

(letter from NatWest to the Charity Commission, 1 page)

FILED UNDER SEAL

EXHIBIT 52 TO DECLARATION OF VALERIE SCHUSTER

Memorandum

Please quote our reference when replying



The Royal Bank of Scotland Group

Your ref:

Group Litigation, London

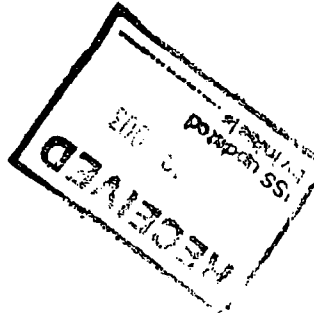
Our ref: LIT/INJ18121/AEC

2nd Floor
1 Princes Street
London, EC2R 8PB

Date: 27 August 2003

Telephone: 020 7714 4442
Facsimile: 020 7714 4455
(Int 4940 + ext)

Terry Woodley
Assistant Manager
National Westminster Bank Plc
Romford Commercial Office



by fax to p...
01708-760016

PRIVILEGED & CONFIDENTIAL

Freezing Order re Defendant: Palestinians Relief and Development Fund (AKA INTERPAL)
Account(s): 95142940 @ 60-08-22 and all accounts held in Palestinians Relief and Development Fund and all currency accounts.

We refer to our telephone discussions (Ann Chittock/Terry Woodley) on 27 August 2003.

Please advise immediately by telephone if your records indicate that any other accounts/links are held for the Defendant(s) with the Bank.

Please do not discuss this matter with any third party, including the Charity Commission, without prior reference to this Unit.


Before undertaking the following instructions please carefully read the attached information sheet, which will explain the importance of some of the instructions.

Redacted - Privileged

The Royal Bank of Scotland Group plc
Registered in Scotland No 45551
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB

Redacted - Privileged

Please do not hesitate to contact us in the event that you have any queries relating to this matter.


A E Chittock (Mrs)
Senior Litigation Officer

Redacted - Privileged

The Royal Bank of Scotland Group plc
Registered in Scotland No 45551
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB

Redacted - Privileged

EXHIBIT 53 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Case Summary



Money laundering disclosure

NCIS

Case Summary	Record Data	Subject Data	Notes & Conclusion	Key Corresp
Incident Data Control Authority Group Financial Crime 1 Review Date Remote Delivery Channel N Created on 27 Aug 2003 00:00 Last Modified on 24 Sep 2003 00:00				Linked Cases 617044 NONE Account 666593 auto-linked 666814 NONE Account 704079 auto-linked Maintain Links
Status Open by High Profile Y 27 Aug 2003 00:00 by EUROPA_Irelanp by RBS_Ohearaa		Source: [GK2:710368]		

Queries	Refer To	Tel No.	Business	Unable to contact ?
			NONE	Yes

Money laundering disclosure Record

Submitting Branch	GI&F Edinburgh	Submitted By	TONY O'HEAR
Submitting Unit Sortcode		Contact No	0131 523 1565
Submitting Department	None	Legislation	POTA
Estimated Laundering Total	0 <Unknown>		

Reason(s) for Suspicion

Suspected terrorist funding

Please see attachments and/or Case Notes where available for further information

Transactions GBP 0.00

Add

-None-

Set All Risk Ratings to the the same value of:-

Amber

Blue

Green

Indigo

Red

Personal Data

Add

Surname	Forenames	Date Of Birth	Sex	Key Information	Risk	Adj	
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit
			M	NONE	Red	Red	Edit

Business Data

Add

Business/Org Name	Company Ref. No.	Legal Jurisdiction	Key Information	Risk	Adj	
PALESTINIANS RELIEF & DEVELOPMENT FUND		UNITED KINGDOM	NONE	Red	Red	Edit

Telephone Data

Add

-None-

Address Data

Add

Bldg No. & Name	Street	Town	Postcode	Risk	Adj	
PO BOX 333		LONDON	NW6 1RW	Red	Red	Edit

Account Data

Add

Account Name	Account No.	Sortcode	Account Type	Currency	Risk	Adj	
PALESTINIANS RELIEF & DEVELOPMENT FUND					Green	Green	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL UNION FOR					Green	Green	Edit
PALESTINAINS RELIEF					Green	Green	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL WAQF ACCOU					Green	Green	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL FAMILIES	95145397	60-08-22	Current (Non Personal)	British Pound	Green	Green	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL ADMINISTRA	95142983	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL CHILDRENS	95142975	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL ZAKAT FUND	95142967	60-08-22	Current (Non Personal)	British Pound	Green	Green	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL INTEREST M	95142959	60-08-22	Current (Non Personal)	British Pound	Green	Amber	Edit
PALESTINIANS RELIEF & DEVELOPMENT FUND - INTERPAL	95142940	60-08-22	Current (Non Personal)	British Pound	Green	Green	Edit

Miscellaneous Data

Add

-None-

Case Notes

Add

Type	Date	User	Text	
Case notes	24 Sep 2003	Migrated	Agree Disclosure 27 August 2003 - TOH TOH - 28 August receiv	View
Summary and Assessment	24 Sep 2003	Migrated	The Palestine Development and Relief Fund, Registered Charit	View
Conclusion	24 Sep 2003	Migrated	On the basis of the information available to us at the prese	View

Key Correspondence

Upload Doc Title	Author	User	Date	Add
------------------	--------	------	------	-----

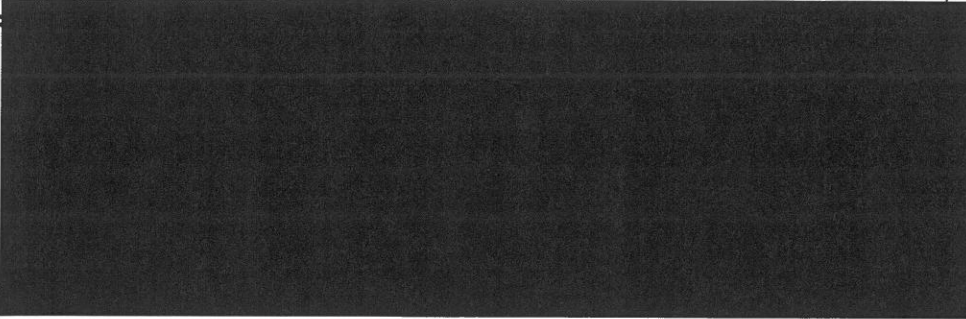
OFAC LIST	EUROPA\Ireland GK2	17 Sep 2003	View	Edit
Account Signatories	EUROPA\Ireland GK2	17 Sep 2003	View	Edit
<hr/>				
NCIS Disclosures	Author	Date		
NCIS Disclosure 315666 (R)	RBS\Ohearaa	28 Aug 2003	Amend NCIS Number	
<hr/>				
No CIFAS Reports				

1. User: Migrated On: 24 Sep 2003 00:00 Print Copy

Note: Agree Disclosure 27 August 2003 - TOH TOH - 28 August received phone call from DS Neill Bennett, NTFIU @ Special Branch, [REDACTED]

[REDACTED] In Neill's absence we should speak to a Mark Ashtown. TOH - 29 Aug Spoke to Terry Woodley, Romford Commercial Office, Commercial Banking who is responsible for ensuring that no items are paid on the accounts that have not been authorised by the Charities Commission. He will send me details of all entries for info and [REDACTED]

[REDACTED] TOH - 24 Sep Advice now received that the Charities Commission has now unfrozen this charity's bank accounts. Consequently, the trustees are now free to operate the bank accounts without any further recourse to the Commission. For further info please see the the Commission's webpage www.charitycommission.gov.uk.

1. User: Migrated	On: 24 Sep 2003 00:00	Print	Copy	Delete
Note:				

1. **User:** Migrated

On: 24 Sep 2003 00:00

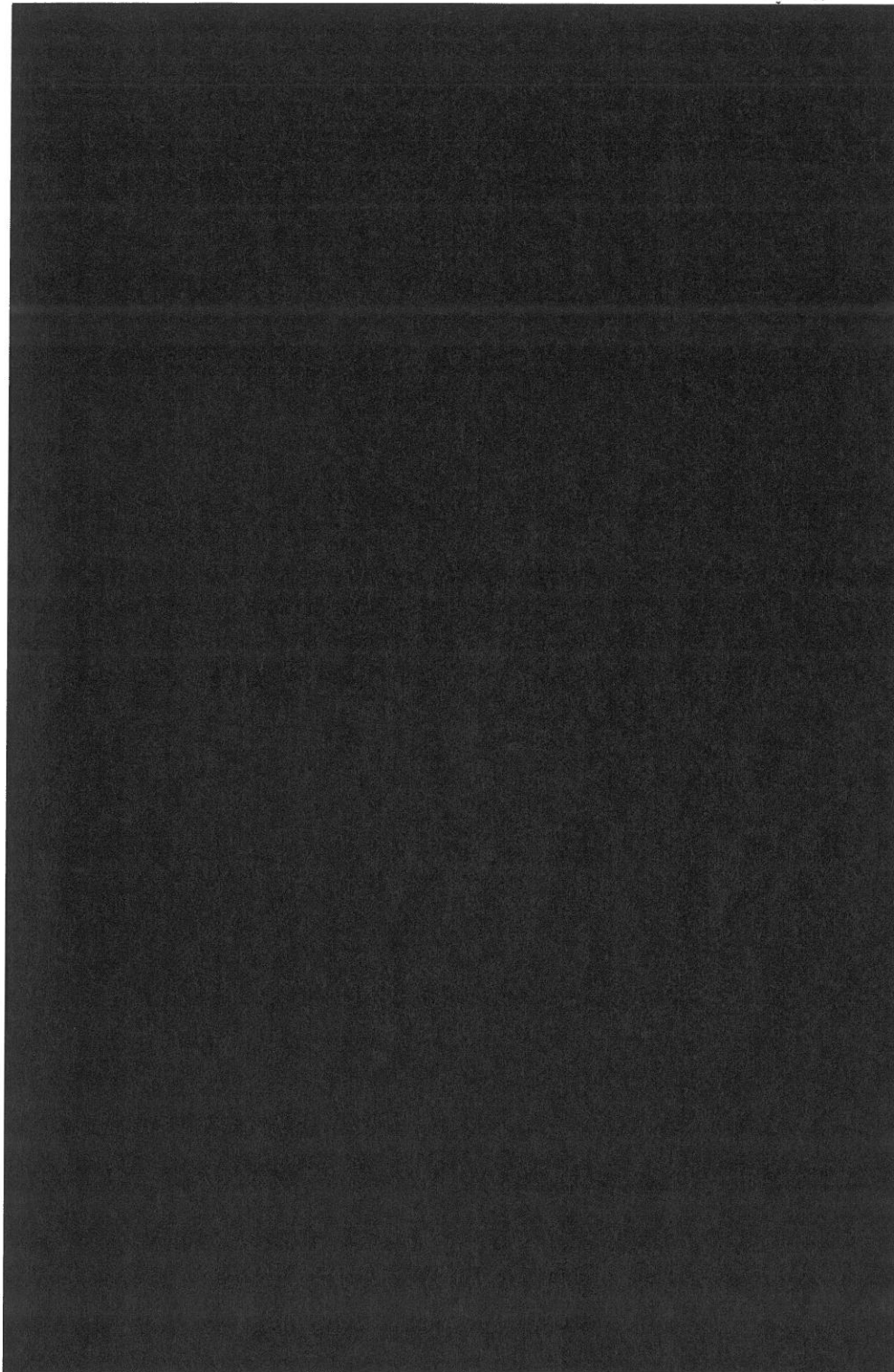
Print

Copy

Delete

Note: On the basis of the information available to us at the present time, it is considered that the above incident / activity may constitute or involve money laundering and consequently a disclosure has been made to the National Criminal Intelligence Service or other appropriate authorities.

[The body of the document contains several columns of extremely faint, illegible text, likely representing a table or multiple columns of data.]



NCIS Disclosure for Case 710368 (Received)

Close

Print

Core NCIS details created on 28 Aug 2003 by RBS\Ohearaa [Submitted by RBS\Ohearaa on 28-AUG-03]

Disclosure Type	Terrorism	Submitting Branch Address	GI&F
Disclosure Date	28 Aug 2003		
Branch / Outlet	London, Finsbury Park		
Branch Code	60-08-22		
Trust Indicator	N		
Further Information	Y	Postcode	

Text

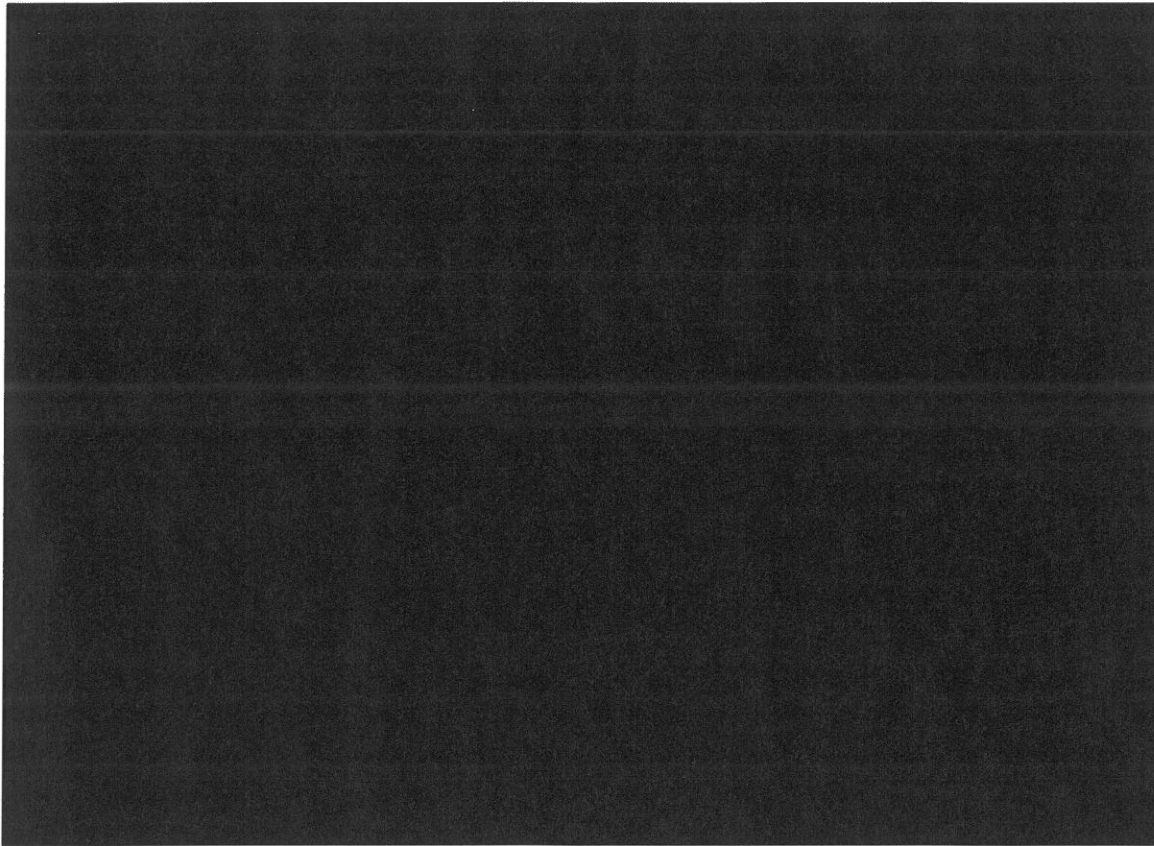


EXHIBIT 54 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Woodley, Terry (CCB)

From: RODGER, Irvine, CBFM Compliance
Sent: 28 August 2003 16:47
To: Lane, Belinda; Woodley, Terry (CCB)
Cc: Neil, Dedrei (Group Risk Mgmt); O'Hear, Tony; Arkley, Steve
Subject: Palestinians Relief & Development Fund

Importance: High

Belinda / Terry

As discussed, with immediate effect, please copy in Tony O'Hear from Group Investigations & Fraud [REDACTED]
[REDACTED]

Regards

Irvine Rodger
CBFM Compliance MLPU
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7334 1082
F (020) 7375 4641
<mailto:irvine.rodger@bos.com>

" Visit our Internet site at <http://www.rbsmarkets.com> "
"
" This e-mail is intended only for the addressee named above. "
" As this e-mail may contain confidential or privileged information, "
" if you are not the named addressee, you are not authorised to "
" retain, read, copy or disseminate this message or any part of it. "
" The Royal Bank of Scotland is registered in Scotland No 90312 "
" Registered office: 36 St Andrew Square, Edinburgh EH2 2YB "
" Regulated by the Financial Services Authority "

EXHIBIT 55 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

DAVIES, Rob, Group Risk Mgmt

From: O'Hear, Tony
Sent: 29 August 2003 13:34
To: Nell, Dedrei (Group Risk Mgmt)
Subject: Interpal

Dedrei,

There are 7 Sterling Accounts - Total Balances £ [REDACTED] Cr. In addition there is a US\$ A/c [REDACTED] Cr & a Euro A/c [REDACTED] Cr.

We checked the account balances on Monday and the balances above, which are as at today's date, reflect the fact that there has been minimal debit activity on the above accounts over the last 4 days. [REDACTED]

for

As discussed an e-mail system has been set up between the Relationship Management Team in Romford and the Charities Commission [REDACTED]

Tony O'Hear
Manager, Group Investigations & Fraud
0131 523 7879 Ext 27879

If you would like to know more about Group Investigations & Fraud, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/gsf/GIF/default.htm>

EXHIBIT 56 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

DAVIES, Rob, Group Risk Mgmt

From: O'Hear, Tony
Sent: 29 August 2003 14:57
To: Nell, Dedrei (Group Risk Mgmt)
Subject: FW: Interpal

Dedrei,

[REDACTED]

Tony O'Hear
Manager, Group Investigations & Fraud
0131 523 7879 Ext 27879

If you would like to know more about Group Investigations & Fraud, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/gsf/GIF/default.htm>

-----Original Message-----

From: O'Hear, Tony
Sent: Friday, August 29, 2003 1:34 PM
To: Nell, Dedrei (Group Risk Mgmt)
Subject: Interpal

Dedrei,

There are 7 Sterling Accounts - Total Balances £ [REDACTED] Cr. In addition there is a US\$ A/c [REDACTED] Cr & a Euro A/c [REDACTED] Cr.

We checked the account balances on Monday and the balances above, which are as at today's date, reflect the fact that there has been minimal debit activity on the above accounts over the last 4 days. [REDACTED]

As discussed an e-mail system has been set up between the Relationship Management Team in Romford and the Charities Commission [REDACTED]

Tony O'Hear
Manager, Group Investigations & Fraud
0131 523 7879 Ext 27879

If you would like to know more about Group Investigations & Fraud, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/gsf/GIF/default.htm>

EXHIBIT 57 TO DECLARATION OF VALERIE SCHUSTER

(letter from Charity Commission to NatWest, 1 page)

FILED UNDER SEAL

EXHIBIT 58 TO DECLARATION OF VALERIE SCHUSTER

(emails between the Charity Commission and NatWest, 3 pages)

FILED UNDER SEAL

EXHIBIT 59 TO DECLARATION OF VALERIE SCHUSTER

(emails between the Charity Commission and NatWest, 3 pages)

FILED UNDER SEAL

EXHIBIT 60 TO DECLARATION OF VALERIE SCHUSTER

(emails between the Charity Commission and NatWest, 1 page)

FILED UNDER SEAL

EXHIBIT 61 TO DECLARATION OF VALERIE SCHUSTER

(email from the Charity Commission to NatWest, 1 page)

FILED UNDER SEAL

EXHIBIT 62 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

Woodley, Terry (CCB)

From: O'Hear, Tony
Sent: 17 September 2003 11:56
To: Woodley, Terry (CCB)
Cc: RODGER, Irvine, CBFM Compliance
Subject: INTERPAL

Terry,

A Money Laundering Disclosure was submitted on the above customer back in June 2002 following [REDACTED]
[REDACTED] The customer when asked confirmed that the payment originated from [REDACTED]
[REDACTED] I appreciate it may not be a straightforward exercise but are you able to check if any other funds have been received from this specific organisation over the last 12 mths?

Tony O'Hear
Manager, Group Investigations & Fraud
0131 523 3401 Ext 23401

If you would like to know more about Group Investigations & Fraud, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/asf/GIF/default.htm>

Taco

EXHIBIT 63 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

TRANSMISSION VERIFICATION REPORT

TIME : 19/09/2003 09:52
NAME : NWB GREATER LDN EAST
FAX : 01708-733816
TEL :

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

19/09 09:52
OORP FOCUS
00:00:22
01
OK
STANDARD
ECM

Fax



Commercial Banking

1st Floor
10 South Street
Romford
Essex, RM1 1BD

To: Noreen Bullock
Company: Enfield CST

Fax No:
Phone No:
From: Terry Woodley
Assistant Manager
Commercial Office
Date: 19 July 2003
No of Pages (including header): 1
Subject: INTERPAL

Tel: 01708 774529
Fax: 01708 733816
E-mail:
www.natwest.com

Please call us if this fax transmission is incomplete or illegible.
This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee.
Please advise the sender immediately by telephone of any error in transmission.

Hi Noreen

I need your help with the following matter.

We have been ordered from the Charity Commission [REDACTED]

We have been asked to order the last 12 months 'copy ledgers' so that the debits can be reviewed. As this is an urgent request I should be grateful if you would assist me in obtaining the ledgers on the following accounts:

95142940	600822	95142975	600822	[REDACTED]	600822
95142959	600822	95142983	600822	[REDACTED]	
95142967	600822	95145397	600822		

EXHIBIT

Woolley, 46
4 May 2010

HIGHLY CONFIDENTIAL

NW 012978
NW012978

EXHIBIT 64 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

TRANSMISSION VERIFICATION REPORT

TIME : 19/09/2003 10:08
NAME : NWB GREATER LDN EAST
FAX : 01708-733816
TEL :

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

19/09 10:07
902076725929
00:00:24
01
OK
STANDARD
ECM

Fax



Commercial Banking

1st Floor
10 South Street
Romford
Essex, RM1 1BD

To: Jane Edwards
Company: IBC
Fax No: 020 7672 5929
Phone No:
From: Terry Woodley
Assistant Manager
Commercial Office
Date: 19 July 2003
No of Pages
(including header): 1
Subject: INTERPAL

Tel: 01708 774529
Fax: 01708 733816
E-mail:
www.natwest.com

Please call us if this fax transmission is incomplete or illegible.
This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee.
Please advise the sender immediately by telephone of any error in transmission.

Hello Jane

I need your help with the following matter.

We have been ordered from the Charity Commission [REDACTED]

We have been asked to order the last 12 months 'copy ledgers' so that the debits can be reviewed. As this is an urgent request I should be grateful if you would assist me in obtaining the ledgers on the following accounts:

[REDACTED]
Please order and send them for my attention at the Romford CBC.

Sorry to bother you with this and please accept my gratitude for you help

EXHIBIT

Woodley 47
4 May 2010

HIGHLY CONFIDENTIAL

NW 052586
NW052586

EXHIBIT 65 TO DECLARATION OF VALERIE SCHUSTER

FILED UNDER SEAL

In The Matter Of:

*TZVI WEISS, et al - NATAN APPLEBAUM, et al v.
NATIONAL WESTMINSTER BANK, PLC.*

TERRY WOODLEY

October 4, 2010

European Deposition Services

59 Chesson Road

London W149QS

England

United Kingdom

Original File Woodley4thOctober.txt

Min-U-Script® with Word Index

TZVI WEISS, et al - NATAN APPLEBAUM, et al v.
NATIONAL WESTMINSTER BANK, PLC.

TERRY WOODLEY
October 4, 2010

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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

TZVI WEISS, et al,
Plaintiffs,)
v.) Action No:
NATIONAL WESTMINSTER) 05cv4622(CPS) (MDG)
BANK, PLC.,)
Defendant.)

NATAN APPLEBAUM, et al,
Plaintiffs,)
v.)
NATIONAL WESTMINSTER)
BANK, PLC.,)
Defendant.)

VIDEOTAPED DEPOSITION OF TERRY WOODLEY

VOLUME I

Monday, October 4, 2010

AT 8:17 a.m.

Taken at:

CLEARY, GOTTlieb, STEEN & HAMILTON
55 Basinghall Street, London
United Kingdom

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A P P E A R A N C E S

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THE EXAMINER: ADRIAN HUGHES, QUEEN'S

COUNSEL

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NATIONAL WESTMINSTER BANK, PLC.

TERRY WOODLEY
October 4, 2010

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1 A. Yes.
2 Q. Is it fair to say that you considered this at
3 the time to be important?
4 A. I don't recall.
5 Q. Would you typically write that a request was
6 urgent if you considered it to be unimportant?
7 A. No.
8 Q. "Sorry to bother you with this and please accept
9 my gratitude for your help."
10 "If you have any queries Belinda or myself on
11 the number above."
12 Do you see that?
13 A. Yes.
14 Q. And you have no recollection of writing this
15 memo?
16 A. No.
17 MR. GOELMAN: Woodley 34, please.
18 (Exhibit Woodley 34 marked for identification.)
19 This is Bates stamp NW052588.
20 BY MR. GOELMAN:
21 Q. Have you had a chance to review this,
22 Mr. Woodley?
23 A. Yes.
24 Q. Does this also appear to be a fax that you
25 authored on July 19 2003?

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1 A. Yes.
2 Q. You sent this one to Jane Edwards at IBC?
3 A. Yes.
4 Q. What is IBC?
5 A. I believe it's the International Banking Center.
6 Q. And do you know Ms. Edwards there?
7 A. No, I don't recall.
8 Q. Is there a reason that the -- you see that there
9 is a request for ledgers for three different accounts?
10 A. Yes.
11 Q. And the subject is Interpal?
12 A. Yes.
13 Q. Is there a reason that IBC would have the
14 ledgers for those three Interpal accounts while Enfield
15 CST would have the ledgers for the seven accounts listed
16 in Woodley 33?
17 A. Yes, in Woodley 34 they refer to foreign
18 accounts, U.S. dollar and the Euro.
19 Q. So IBC would have accounts that are denominated
20 in foreign currencies?
21 A. Yes.
22 Q. And Enfield CST would have accounts denominated
23 in pounds?
24 A. Yes.
25 Q. Again, you write in this case:

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1 "Hello Jane ... we have been ordered from the
2 Charity Commission [REDACTED]
3 [REDACTED]
4 A. Yes.
5 Q. Is this your signature at the bottom?
6 A. Yes.
7 Q. No reason to believe that you didn't write this
8 memo?
9 A. No.
10 Q. Something that you would've written and
11 maintained in the ordinary course of your work at NatWest?
12 A. Yes.
13 Q. Do you recall receiving from the IBC the ledgers
14 that you asked for in this case?
15 A. No.
16 Q. Do you know whether or not you or anyone else
17 reviewed the debits from those letters?
18 A. No, I don't recall.
19 Q. Had you not received the copy ledgers as
20 requested here is that something you would have followed
21 up on?
22 A. Yes.
23 Q. These fax memos that you authored are dated
24 July 19 2003, right?
25 A. Yes.

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1 Q. When you authored a fax memo like this is the
2 date something that you would enter manually?
3 A. Yes.
4 Q. So there was not a program to automatically put
5 in the date that it was created?
6 A. I don't recall.
7 Q. You don't have any reason to believe that these
8 faxes were not actually created on the date indicated?
9 A. No.
10 Q. Can you look at Woodley 32, please?
11 A. Yes.
12 Q. Does that indicate that you got an e-mail from
13 Ms. Piggott relating to Interpal and the complaints that
14 you had related to her on July 14 2003?
15 A. Yes.
16 Q. Then Woodley 33 and Woodley 34 were created five
17 days later?
18 A. Yes.
19 Q. And they reflect an order from the
20 Charity Commission [REDACTED]
21 A. Yes.
22 Q. But you don't recall anything about that.
23 A. No, I don't recall.
24 (Exhibit Woodley 35 marked for identification.)
25 Q. For the record, this is Bates stamped NW052834.

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1 RM?
2 A. Yes.
3 Q. Who was that?
4 A. I don't recall the gentleman's name.
5 Q. Was it Clyde Bray?
6 A. Yes, that's correct.
7 Q. Did you take any steps to transition to Mr. Bray
8 the customers that you had been working with Ms. Lane on?
9 A. I don't recall.
10 Q. During the years that you spent at NatWest, did
11 you ever complete a form that reported a customer
12 internally for suspicious activity?
13 A. I don't recall.
14 Q. Would you have known how to go about doing that?
15 A. I don't recall.
16 MR. GOELMAN: I am going to pass the witness.
17 MR. ISRAEL: I have about five minutes.
18 THE EXAMINER: What is the time for changing?
19 THE VIDEOGRAPHER: 1:44.
20 Examination by MR ISRAEL:
21 Q. I just have a few minutes of questions just to
22 clear up a few points and then we will let your attorney
23 ask you some questions.
24 How many years total were you in the banking
25 industry until you recently left?

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1 A. 14.
2 Q. Am I correct that nine of those were with
3 NatWest?
4 A. Yes.
5 Q. During the 14 years that you were in the banking
6 industry, excluding Interpal, do you recall any of your
7 customers being suspected of terror financing?
8 A. No, I don't recall.
9 Q. During your 14 years in the banking industry,
10 excluding Interpal, do you recall any of your customers
11 having their accounts frozen?
12 A. I don't recall.
13 Q. Did I understand correctly that it was not your
14 normal practice with NatWest to meet with a customer in
15 person?
16 A. For me as an assistant, yes.
17 Q. So it was not your normal practice, correct?
18 A. No.
19 Q. Excluding Interpal and just focusing on your
20 time with NatWest, do you recall interacting with the
21 Charities Commission pertaining to any of your customers?
22 A. No, I don't.
23 Q. Excluding Interpal, do you recall interacting
24 with the CBFM Compliance Department related to any of your
25 customers?

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1 A. No, I don't.
2 Q. Excluding Interpal, do you recall interacting
3 with the CBFM Money Laundering Prevention Unit related to
4 any of your customers?
5 A. No, I don't.
6 Q. Excluding Interpal, do you recall interacting
7 with RBS Group Litigation pertaining to any of your
8 customers?
9 A. No, I don't.
10 Q. Am I correct that you don't recall having seen
11 any Goalkeeper reports while at NatWest?
12 A. Yes, that's correct.
13 Q. You didn't recall the term Goalkeeper reports,
14 correct?
15 A. That's correct.
16 Q. Excluding Interpal, do you recall any other
17 instances of interacting with Group Investigations and
18 Fraud related to any of your customers?
19 A. No, I don't.
20 MR. ISRAEL: I will pass the witness.
21 Examination by MR BLACKMAN:
22 Q. Could you put in front of yourself 33 and 34.
23 I would like the Court Reporter to mark two new exhibits.
24 Let us call them 33A --
25 THE EXAMINER: You are marking them as ...?

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1 MR. GOELMAN: I object to marking these as
2 a continuation of this exhibit. You should mark
3 them consecutively as the --
4 THE EXAMINER: Let us mark them as 46 and 47.
5 (Exhibit Woodley 46 marked for identification.)
6 (Exhibit Woodley 47 marked for identification.)
7 THE EXAMINER: Which one is which, please?
8 MR. BLACKMAN: 46 is the one that has the name
9 Noreen Bullock on it. Do you see that?
10 THE WITNESS: Yes.
11 BY MR BLACKMAN:
12 Q. I would like you to compare exhibit 46 with
13 exhibit 33 and, directing your attention to the top of
14 exhibit 46, can you tell us what the difference is between
15 exhibit 46 and exhibit 33?
16 A. 46 has a fax header on the top of it.
17 Q. And can you read what that says?
18 A. Transmission verification report.
19 Q. Do you know what those words mean?
20 A. Yes.
21 Q. What do they mean?
22 A. It confirms when a fax was sent.
23 Q. And if you look now to the right-hand below
24 that, what time does it give?
25 A. It gives 9.52.

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October 4, 2010

<p style="text-align: right;">Page 185</p> <p>1 Q. What date?</p> <p>2 A. On 19/9/2003.</p> <p>3 Q. What month, I am sorry?</p> <p>4 A. September.</p> <p>5 Q. So 9/19/2003. Then below that it has a box that</p> <p>6 says date, time and is that the same, 19/9?</p> <p>7 A. Yes, it is 19/09.</p> <p>8 Q. Now you will see that below that is the text of</p> <p>9 what we already looked at as exhibit 33, correct?</p> <p>10 A. Yes.</p> <p>11 Q. Based on your experience at the bank, are there</p> <p>12 any inferences that you can draw in comparing the header</p> <p>13 portion with the date in the text of the fax?</p> <p>14 MR. GOELMAN: Objection: form.</p> <p>15 BY MR BLACKMAN:</p> <p>16 Q. You may answer.</p> <p>17 A. It is a different date on the memo.</p> <p>18 Q. Do you think you made a mistake in putting the</p> <p>19 date of July 19?</p> <p>20 MR. GOELMAN: Objection to leading.</p> <p>21 THE WITNESS: I could have done.</p> <p>22 BY MR BLACKMAN:</p> <p>23 Q. I am now showing you exhibit 34. If you can</p> <p>24 switch to that and take a look at that and then compare</p> <p>25 that to exhibit 46. Do you have exhibit 46? Do these</p>	<p style="text-align: right;">Page 187</p> <p>1 your examination. Thank you very much for attending and</p> <p>2 assisting the court and thank you counsel on both sides</p> <p>3 for your very efficient conduct and thank you to the</p> <p>4 videographer and stenographer. That is the end of the</p> <p>5 proceeding.</p> <p>6 THE VIDEOGRAPHER: Off the record 1:52. End of</p> <p>7 tape 3, volume 1, concludes the deposition of Mr. Terry</p> <p>8 Woodley.</p> <p>9 (Whereupon, the deposition concluded at 1:52 pm)</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>
<p style="text-align: right;">Page 186</p> <p>1 have numbers on them? 47, I am sorry.</p> <p>2 Compare exhibit 47 with exhibit 34. Can you --</p> <p>3 A. 47 is a fax header that shows the date and time</p> <p>4 that the fax 34 was sent.</p> <p>5 Q. That is the one that is addressed to Jane</p> <p>6 Edwards?</p> <p>7 A. That's correct.</p> <p>8 Q. What is the date the fax header indicates the</p> <p>9 fax was sent?</p> <p>10 A. 19 September 2003.</p> <p>11 Q. Same question that I asked you about comparing</p> <p>12 exhibit 33 with exhibit 46: any inference you can draw</p> <p>13 from the difference in the dates?</p> <p>14 MR. GOELMAN: Objection: form.</p> <p>15 THE WITNESS: Again, it could have been an error</p> <p>16 on my behalf.</p> <p>17 BY MR BLACKMAN:</p> <p>18 Q. You mean you could have sent it on 19 September?</p> <p>19 A. Had the date incorrect on the original memo.</p> <p>20 MR BLACKMAN: Okay. I have no further</p> <p>21 questions.</p> <p>22 THE EXAMINER: Does anyone else have any</p> <p>23 follow-up questions?</p> <p>24 MR. GOELMAN: No thank you. No questions.</p> <p>25 THE EXAMINER: So, Mr. Woodley, that completes</p>	<p style="text-align: right;">Page 188</p> <p>1</p> <p>2 CERTIFICATE OF DEPONENT</p> <p>3</p> <p>4 I hereby certify that I have read the foregoing pages,</p> <p>5 numbered 1 through 190, of my deposition of testimony taken</p> <p>6 in these proceedings on Tuesday, October 4 2010, and, with</p> <p>7 the exception of the changes listed on the next page and/or</p> <p>8 corrections, if any, find them to be a true and accurate</p> <p>9 transcription thereof.</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14 Signed:</p> <p>15 Name: TERRY WOODLEY</p> <p>16 Date:</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>